

Transformasi yang Berkelanjutan
Menuju Bank Digital Terbaik

Sustainable Transformation Towards the Best Digital Bank





mandiri



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Pandemi tidak hanya mengubah cara kita berinteraksi dan menjaga kesehatan, namun juga mengubah cara masyarakat dalam melakukan kegiatan sehari-hari. Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) telah mengubah aktivitas di luar rumah seperti sekolah, beribadah, bekerja dan perekonomian menjadi kegiatan berbasis digital sehingga mempercepat peralihan menuju dunia digital.

Sebagai salah satu Bank BUMN, Bank Mandiri telah memulai transformasi digital, jauh sebelum pandemi melanda Indonesia. Kini, demi menjawab tantangan perekonomian pada masa pandemi ini, Bank Mandiri menegaskan kembali komitmennya untuk menjadi bank digital terbaik, terutama dengan diluncurkannya Kopra dan Livin' by Mandiri. Hal ini dipastikan dengan mengedepankan kemudahan akses, inovasi, dan keamanan data. Bank Mandiri menyediakan kehidupan yang lebih baik bagi para nasabah dan masyarakat. Melalui digitalisasi produk dan layanan yang unggul, Bank Mandiri siap menjadi yang terdepan.

Digitalisasi perbankan juga terbukti sangat krusial dalam penerapan inisiatif keberlanjutan Bank Mandiri. Digitalisasi membawa kemudahan dalam upaya mendukung pemulihan ekonomi pada masa pandemi, mendorong pengembangan UMKM, di samping peningkatan inklusi keuangan masyarakat marjinal. Digitalisasi juga mendukung upaya pelestarian lingkungan dengan mengurangi penggunaan kertas dan bahan bakar. Keberlanjutan dan digitalisasi berjalan seiring: untuk meningkatkan ekonomi, menjaga kelestarian lingkungan dan meningkatkan kesejahteraan masyarakat. Bersama seluruh komponen bangsa, Bank Mandiri terus mendukung pemerintah dalam mengatasi pandemi dan mencapai Tujuan Pembangunan Berkelanjutan (SDGs).

The pandemic has fundamentally changed the ways in which people interact in order to maintain their health, as well as the way people generally carry out their daily activities. The implementation of Community Activity Restrictions (PPKM) by the government has not only changed the nature of people's activities at school, worship, work, but has also shifted the nature of people's economic activities into more digitally-based activities and has thereby accelerated ordinary people's transition into the digital banking world.

In fact, Bank Mandiri started the digital transformation long before the pandemic hit Indonesia making it easier for the bank respond quickly to the new economic challenges of the pandemic. Acting as a state-owned bank, Bank Mandiri can now reaffirm its commitment towards becoming the best digital bank in Indonesia, particularly with the launch of our new products such as Kopra and Livin' by Mandiri. This is ensured by prioritizing ease of access, innovation, and data security. Bank Mandiri provides a better life for customers and society. Through digitizing excellent products and services, Bank Mandiri is ready to take the lead.

Banking digitalization has also proven to be a crucial factor in the implementation of Bank Mandiri's recent sustainability initiatives. In addition to increasing the financial inclusion of marginalized communities, digitalization has brought about more convenient banking methods that support economic recovery and promote the development of MSME. Digitalization also supports our environmental conservation efforts by reducing the use of paper and fuel. Sustainability and digitalization now go hand in hand: to improve the economy, preserve the environment, and foster community wellbeing. Together with all of the various components of the nation, Bank Mandiri continues to support the government in overcoming the pandemic and achieving the Sustainable Development Goals (SDGs).

Melalui transformasi digital yang berkelanjutan, Bank Mandiri berhasil membuktikan diri menjadi Bank Digital Terbaik.

Through sustainable digital transformation, Bank Mandiri has now succeeded in proving itself to be the Best Digital Bank.



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IKHTISAR KEBERLANJUTAN

OVERVIEW OF SUSTAINABILITY PERFORMANCE

IKHTISAR KINERJA EKONOMI

ECONOMIC PERFORMANCE OVERVIEW

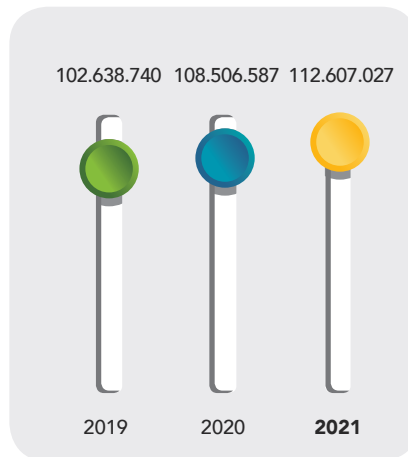
[OJK B.1]

Total pembiayaan infrastruktur
(Rp Miliar)
Total infrastructure financing
(Rp Billion)
[OJK B.1.a]



Bank Mandiri menyediakan berbagai macam produk yang berbeda. Untuk total produk kami sajikan berupa produk pembiayaan infrastruktur.
Bank Mandiri provides a variety of different products. For the total product we present in the form of infrastructure financing products.

Pendapatan operasional
(Rp Juta)
Operating income
(Rp Million)
[OJK B.1.b]



Laba/rugi bersih
(Rp Juta)
Net profit/loss
(Rp Million)
[OJK B.1.c]



Pelibatan pemasok lokal
(Mitra)
Involvement of local supplier
(Partner)
[OJK B.1.e]



Total kredit/pembiayaan kegiatan usaha berkelanjutan (Rp Miliar)
Total credit/financing of sustainable business activities
(Rp Billion)
[OJK B.1.d]









IKHTISAR KINERJA LINGKUNGAN HIDUP ENVIRONMENTAL PERFORMANCE OVERVIEW [OJK B.2]

| Keterangan | Satuan Unit | 2021 | 2020 | 2019 | Description |
|--|-----------------------|----------------|-------------|-------------|---|
| Penggunaan BBM [OJK B.2.a] | GJ | 770.838 | 732.320 | 906.514 | Use of Fuel [OJK B.2.a] |
| Penggunaan Listrik [OJK B.2.a] | GJ | 1.001.568 | 1.086.347 | 1.150.106 | Electricity Usage [OJK B.2.a] |
| Penggunaan air | m ³ | 190.206 | 352.299 | 410.316 | Water Use |
| Penggunaan air daur ulang | m ³ | 54.268 | 84.098 | 104.372 | Use of Recycled Water |
| Emisi GRK total | TonCO ₂ eq | 318.615 | 373.911 | 416.522 | Total GHG Emissions |
| Biaya pelestarian lingkungan [OJK B.2.d] | Rp. | 2.744.725.100* | 365.000.000 | 300.003.500 | Environmental Preservation Cost [OJK B.2.d] |
| Pengurangan emisi [OJK B.2.b] | TonCO ₂ eq | 55.296 | - | - | Emission reduction [OJK B.2.b] |
| Pengurangan limbah B3 [OJK B.2.c] | Kg | 3.600 | - | - | B3 Waste reduction [OJK B.2.c] |

*) termasuk biaya instalasi solar panel dan sistem daur ulang air
*) including the cost of installing solar panels and water recycling system

IKHTISAR KINERJA SOSIAL SOCIAL PERFORMANCE OVERVIEW [OJK B.3]

| | | | 2021 | 2020 | 2019 |
|---|---|-------------------|---------------|---------------|---------------|
| Jumlah Total Karyawan Total Number of Employees |  | Orang Person | 37.840 | 38.247 | 39.065 |
| Jumlah Karyawan Wanita Total Number of Female Employees |  | Orang Person | 19.700 | 19.856 | 20.315 |
| Perputaran Karyawan Employee Turnover |  | Persen Percent | 5,28 | 4,95 | 6,50 |
| Inklusi Keuangan (Agen Mandiri) Financial Inclusion (Mandiri Agen) |  | Agen Agent | 162.416 | 134.518 | 112.774 |
| Dana Kegiatan Rumah BUMN Rumah BUMN Activity Fund |  | Rupiah | 3.656.945.089 | 1.079.158.287 | 1.571.673.913 |
| Indeks Kepuasan Nasabah Customer Satisfaction Index |  | Persen Percent | 88,31 | 85,55 | 82,73 |



DARMAWAN JUNAIDI

**DIREKTUR UTAMA
PRESIDENT DIRECTOR**

SAMBUTAN DIREKSI

LETTER FROM OUR BOARD OF DIRECTORS

[GRI 102-14] [OJK D.1]

Para pemangku kepentingan yang terhormat,

Rasa syukur dan merupakan kehormatan bagi kami untuk dapat menyampaikan laporan keberlanjutan Bank Mandiri 2021 ini di tengah masa pandemi belum sepenuhnya berlalu. Laporan ini merupakan media untuk menyampaikan kinerja atas komitmen perusahaan dalam mewujudkan pertumbuhan keberlanjutan, meliputi aspek ekonomi, lingkungan dan sosial kepada para pemangku kepentingan secara jelas dan transparan.

KEBIJAKAN UNTUK MERESPONS TANTANGAN [OJK D.1.a]

Nilai-nilai Keberlanjutan

Bank Mandiri menyadari bahwa pertumbuhan ekonomi berkelanjutan dengan 17 Tujuan Pembangunan Berkelanjutan yang disepakati dalam *Paris Agreement*, bisa diperoleh dengan keterlibatan berbagai pihak termasuk Lembaga Keuangan. Merespons bahwa kegiatan usaha Bank Mandiri akan lebih baik dan bersifat abadi apabila memperhatikan aspek Lingkungan, Sosial dan Tata kelola (LST), maka nilai keberlanjutan kami lekatkan dalam visi dan misi Bank.

Nilai keberlanjutan yang melekat dalam Visi “Menjadi *Partner* Finansial Pilihan Utama Anda” kami wujudkan dengan senantiasa berupaya membangun hubungan jangka panjang ke seluruh nasabah melalui inovasi berkelanjutan menyediakan solusi layanan keuangan yang berstandar layanan internasional, meningkatkan kualitas SDM, serta implementasi tata kelola yang baik. Selaras dengan visi tersebut, kami juga mengambil peran aktif dalam mendorong pertumbuhan Indonesia yang berkelanjutan untuk konsisten menghasilkan imbal balik yang tinggi bagi pemegang saham.

Nilai keberlanjutan juga melekat dalam salah satu misi kami yaitu “Peduli Terhadap Kepentingan Masyarakat dan Lingkungan”, yang kami implementasikan dengan mempertimbangkan kepentingan masyarakat dan lingkungan dalam setiap pengambilan keputusan. Dengan misi tersebut, selain berupaya optimal meraih keuntungan (*profit*), Bank Mandiri juga mewujudkan keselarasan aktivitasnya dengan masyarakat (*people*) dan membangun kepedulian terhadap lingkungan (*planet*).

Dear stakeholders,

We are grateful and honored to be able to submit this 2021 Bank Mandiri sustainability report in the midst of the pandemic that has not yet completely passed. This report is a medium to convey the performance of the company's commitment in realizing sustainable growth, including economic, environmental and social aspects to stakeholders in a clear and transparent manner.

SUSTAINABILITY POLICY RESPONDING TO CHALLENGES [OJK D.1.a]

Sustainability Values

Bank Mandiri realizes that sustainable economic growth with the 17 Sustainable Development Goals agreed in the Paris Agreement, can be achieved with the involvement of various parties, including financial institutions. Responding that Bank Mandiri's business activities will be better and lasting if it pays attention to the Environmental, Social and Governance (ESG) aspects, we attach the value of sustainability to the Bank's vision and mission.

The sustainability value inherent in our vision of “Being Your First Financial Partner of Choice” is realized by continuously trying to build long-term relationships with all customers through continuous innovation, providing financial service solutions with international service standards, improving the quality of human resources, and implementing good governance. In line with this vision, we also take an active role in driving Indonesia's sustainable growth to consistently generate high returns for shareholders.

The value of sustainability is also embedded in one of our missions, namely “Caring for the Interests of the Community and the Environment”, which we implement by considering the interests of the community and the environment in every decision making. With this mission, in addition to making optimal efforts to achieve profit, Bank Mandiri also realizes the harmony of its activities with the community (*people*) and builds awareness of the environment (*planet*).



Respon Terhadap Isu Terkait Keuangan Berkelanjutan

Sesuai POJK 51/2017, Bank Mandiri mengembangkan tiga prioritas dalam RAKB, yaitu pertama, pengembangan produk dan/atau jasa keuangan berkelanjutan; kedua, pengembangan kapasitas internal; dan ketiga, penyesuaian keseluruhan organisasi dan tata kelola Bank Mandiri. Dalam hal pengembangan produk, Bank Mandiri mendorong peningkatan portfolio pembiayaan yang sesuai Kategori Kegiatan Usaha Berkelanjutan (KKUB), seperti perkebunan sawit berkelanjutan, transportasi ramah lingkungan, UMKM dan lainnya. Bank Mandiri juga menerbitkan *Sustainable Bond*, dan bekerja sama dalam pengembangan energi ramah lingkungan dengan lembaga tertentu.

Dalam menjalankan kinerja keuangan berkelanjutan, Bank Mandiri menyadari bahwa hal ini sangat bergantung pada insan Bank Mandiri yang memahami dan mengimplementasikan prinsip dan strategi keuangan berkelanjutan. Untuk itu, perusahaan terus melakukan pengembangan kapasitas insan Bank Mandiri melalui berbagai pelatihan dan pembekalan lainnya dalam topik keberlanjutan yang melibatkan para pakar, kementerian terkait, asosiasi, dan lembaga sertifikasi profesi. Bank Mandiri juga melakukan *benchmarking* untuk menerapkan *best practice* yang berlaku di dunia perbankan dan lembaga keuangan lainnya.

Dalam menjalankan operasional perusahaan, komitmen Bank Mandiri pada keberlanjutan diwujudkan melalui pembentukan ESG *Flying Team*, yang merupakan *champion* dari seluruh unit kerja yang terkait dengan implementasi keuangan berkelanjutan. Kami juga melakukan berbagai penyesuaian seperti penataan unit kerja yang bertanggungjawab terhadap implementasi keuangan keberlanjutan, membenahi beberapa Kebijakan Internal yang mendorong implementasi ESG, serta memperkuat manajemen risiko terutama risiko lingkungan dan risiko sosial. Selain itu, kami juga melaksanakan ESG Forum (*board level*) secara berkala yang bertujuan untuk memastikan bahwa implementasi ESG telah berjalan sesuai dengan perencanaan dan target yang telah ditetapkan. Pemenuhan komitmen penerapan keuangan keberlanjutan di Bank Mandiri dapat dilihat dalam laporan keberlanjutan termasuk di dalamnya berbagai praktik lainnya dalam tata kelola, manajemen dan operasional Bank Mandiri.

Komitmen Pimpinan dalam Menerapkan Keuangan Berkelanjutan

Komitmen manajemen Bank Mandiri dalam penerapan Keuangan Berkelanjutan ditunjukkan sejak tahun 2015 dengan menjadi bagian dari "*First Movers on Indonesia Sustainable Banking*". Selanjutnya ditahun 2018 kami telah menyusun RAKB (Rencana Aksi Keuangan Berkelanjutan) sesuai POJK 51/2017 untuk diimplementasikan selama lima tahun sejak tahun 2019. Komitmen ini juga kami perkuat di tahun 2021 ini, dengan secara sukarela menjadi bagian dari ESG *Task Force* Nasional.

Response to Sustainable Finance Related Issues

In accordance with POJK 51/2017, Bank Mandiri has developed three priorities in the RAKB, namely first, the development of sustainable financial products and/or services; second, internal capacity development; and third, adjustment of the overall organization and governance of Bank Mandiri. In terms of product development, Bank Mandiri encourages an increase in the financing portfolio according to the Sustainable Business Activity Category (KKUB), such as sustainable palm oil plantations, environmentally friendly transportation, MSMEs and others. Bank Mandiri also issues Sustainable Bonds, and cooperates in developing environmentally friendly energy with certain institutions.

In carrying out sustainable financial performance, Bank Mandiri realizes that this is very dependent on Bank Mandiri personnel who understand and implement sustainable finance principles and strategies. To that end, the company continues to develop the capacity of Bank Mandiri's personnel through various trainings and other briefings on sustainability topics involving experts, relevant ministries, associations, and professional certification bodies. Bank Mandiri also conducts benchmarking to implement best practice in banking and other financial institutions.

In conducting the company's operations, Bank Mandiri's commitment to sustainability is realized through the formation of the ESG *Flying Team*, which is the champion of all work units related to the implementation of sustainable finance. We also made various adjustments such as structuring the work unit responsible for implementing sustainability finance, fixing several Internal Policies that encourage ESG implementation, as well as strengthening risk management, especially environmental risk and social risk. In addition, we also conduct regular ESG Forum (*board level*) which aims to ensure that the ESG implementation has been running according to the plans and targets that have been set. The fulfillment of the commitment to implementing sustainability finance at Bank Mandiri can be seen in the sustainability report, including various other practices in Bank Mandiri's governance, management and operations.

Leaders' Commitments in Applying Sustainable Finance

The commitment of Bank Mandiri's management in implementing Sustainable Finance has been shown since 2015 by being part of the "*First Movers on Indonesia Sustainable Banking*". Furthermore, in 2018 we have prepared a Sustainable Financial Action Plan (RAKB) in accordance with POJK 51/2017 to be implemented for five years since 2019. We have also strengthened this commitment in 2021, by voluntarily becoming part of the National ESG *Task Force*.

RAKB yang kami susun memuat rencana strategis jangka panjang (lima tahunan) dan jangka pendek (satu tahunan), yang selaras dengan POJK 51/2017 dengan mengedepankan 8 (delapan) prinsip Keuangan Berkelanjutan sebagai berikut:

1. Investasi yang bertanggung jawab.
2. Strategi dan praktik bisnis berkelanjutan.
3. Pengelolaan risiko sosial dan lingkungan hidup.
4. Penerapan tata kelola berkelanjutan.
5. Komunikasi yang informatif.
6. Komitmen pada keuangan Inklusif.
7. Pengembangan sektor unggulan prioritas.
8. Koordinasi dan kolaborasi.

Penyusunan RAKB dilakukan oleh Direksi dan disetujui oleh Dewan Komisaris yang kami perbaharui setiap tahunnya dengan memperhatikan hasil evaluasi implementasi keuangan berkelanjutan di tahun sebelumnya serta *concern stakeholder*. Melalui RAKB, kami memiliki gambaran yang jelas terkait dengan peran dan keterlibatan para pimpinan dalam penyusunan strategi dan penerapan keuangan berkelanjutan Bank Mandiri.

PENERAPAN KEUANGAN BERKELANJUTAN [OJK D.1.b]

Pencapaian Kinerja Keberlanjutan

Di tengah tantangan situasi pandemi yang belum berakhir, secara umum, pencapaian kinerja keberlanjutan Bank Mandiri pada tahun 2021 cukup memuaskan karena sesuai dengan target yang ditetapkan dalam ketiga pilar keberlanjutan Bank Mandiri yaitu sebagai berikut:

1. Sustainable Banking

Pada tahun pelaporan, *sustainable portfolio* (sesuai KKUB pada POJK 51/2017) mencapai Rp205,4 triliun atau 25% dari total portofolio kredit bank (*bank only*), di mana kontribusi non UMKM sebesar Rp101,9 triliun dan UMKM sebesar Rp103,5 triliun. Pembiayaan Keuangan Berkelanjutan non UMKM berkontribusi dalam peningkatan portofolio keuangan berkelanjutan tahun 2021, khususnya pembiayaan *renewable energy* berupa proyek *hydro power plant and geothermal power plant* serta pembiayaan transportasi ramah Lingkungan.

Pada bulan April 2021, Bank Mandiri telah menerbitkan *Sustainability Bond* senilai USD 300 juta bertenor 5 tahun dengan *oversubscription rate* sebesar 8,3 kali. Atas penerbitan ini, kami juga mendapat apresiasi sebagai "The Best Sustainable Bond 2021" dari The Asset.

Bank Mandiri juga mengembangkan *Sustainability Product Asset* di segmen retail seperti penyaluran Rp1,17 triliun kredit FLPP untuk mendukung 10.902 masyarakat berpenghasilan rendah memiliki *affordable housing*, pembiayaan retail kredit kendaraan bermotor listrik berbasis baterai mencapai Rp22,1 miliar, serta meluncurkan program kartu kredit dan kredit serbaguna mikro untuk pemasangan solar panel yang bekerjasama dengan LEN Agra, SunTerra & ATW Solar.

The RAKB that we have compiled contains a long-term (five-year) and short-term (one-year) strategic plan, which is in line with POJK 51/2017 by prioritizing the 8 (eight) principles of Sustainable Finance as follows:

1. Responsible investment.
2. Sustainable business strategies and practices.
3. Management of social and environmental risks.
4. Implementation of sustainable governance.
5. Informative communication.
6. Commitment to financial inclusion.
7. Development of priority leading sectors.
8. Coordination and collaboration.

The preparation of the RAKB is carried out by the Board of Directors and approved by the Board of Commissioners which we update annually by taking into account the results of the evaluation of the implementation of sustainable finance in the previous year as well as stakeholder concerns. Through the RAKB, we have a clear picture regarding the role and involvement of leaders in the formulation of strategies and implementation of Bank Mandiri's sustainable finance.

IMPLEMENTATION OF SUSTAINABLE FINANCE [OJK D.1.b]

Sustainability Performance Achievement

In the midst of the challenges of the ongoing pandemic situation, in general, the achievement of Bank Mandiri's sustainability performance in 2021 is quite satisfactory because it is in accordance with the targets set in the three pillars of Bank Mandiri's sustainability, namely as follows:

1. Sustainable Banking

In the reporting year, the sustainable portfolio (according to KKUB in POJK 51/2017) reached Rp205.4 trillion or 25% of the total bank loan portfolio (bank only), of which the contribution of non-MSMEs was Rp101.9 trillion and MSMEs was Rp103.5 trillion. Non-SME Sustainable Finance Financing will contribute to increasing the sustainable finance portfolio in 2021, in particular financing renewable energy in the form of hydro power plant and geothermal power plant projects as well as financing for environmentally friendly transportation.

In April 2021, Bank Mandiri issued a USD 300 million Sustainability Bond with a 5-year tenor with an oversubscription rate of 8.3 times. For this publication, we also received an appreciation as "The Best Sustainable Bond 2021" from The Asset.

Bank Mandiri is also developing Sustainability Product Assets in the retail segment, such as disbursing Rp1.17 trillion in FLPP loans to support 10,902 low-income communities with affordable housing, retail financing for battery-based electric vehicle loans reaching Rp22.1 billion, as well as launching credit card programs and micro multipurpose loans for the installation of solar panels in collaboration with LEN Agra, SunTerra & ATW Solar.



Sepanjang periode ini, kami juga mendorong peningkatan kapabilitas SDM dengan mengikuti dan menyelenggarakan berbagai *workshop*, FGD serta *benchmarking* dengan fokus pada Sektor CPO berkelanjutan, *renewable energy* serta konstruksi berkelanjutan. Selain itu kami juga mengirim SDM terpilih untuk mengikuti B2B *Climate Chamber Mission COP 26* yang diprakarsai oleh Britcham & Glasgow *Climate Chamber* untuk belajar, berdagang dan terhubung (*learn, trade, connected*) dengan lebih dari 200 perusahaan besar di berbagai negara.

2. Sustainable Operations

Dalam rangka mengurangi emisi karbon yang berdampak pada pemanasan global, kami mendorong penerapan operasional yang ramah lingkungan melalui pengelolaan gedung yang hemat energi listrik, hemat air tanah, pemasangan solar panel, dan penambahan luas lahan hijau. Penerapan gedung ramah lingkungan telah kami lakukan untuk semua pembangunan gedung dan kantor cabang serta pada 4 gedung kantor utama (Plaza Mandiri, Sentra Mandiri, Menara Mandiri, Wisma Mandiri). Penanganan perubahan iklim juga kami upayakan melalui transformasi digital dengan meluncurkan *super platform* Kopra untuk nasabah bisnis dan *super app* New Livin' untuk nasabah retail kami sehingga mengurangi mobilitas fisik nasabah ke cabang Bank Mandiri yang bertransaksi *Wholesale* sebesar Rp13.545 Triliun dan 1,5 Miliar transaksi retail. Pada periode ini, total emisi gas rumah kaca atas aktivitas operasional pada kategori 1 hingga 3 sesuai TCFD mencapai 318,6 Juta CO₂ atau turun 14,8% YoY. Pengukuran ini telah kami lakukan pada seluruh kantor kami dalam penggunaan listrik, pemakaian kendaraan operasional, hingga perjalanan dinas seluruh pegawai.

Bank Mandiri juga berkontribusi aktif memenuhi SDGs No.6 (Air Bersih dan Sanitasi Layak) melalui penyediaan RO (*Reverse Osmosis*), sehingga pada tahun pelaporan, total penggunaan daur ulang di dua gedung Bank Mandiri mencapai 54.000 m³ atau penggunaan RO naik 12,3% YtD.

Sebagai upaya pemenuhan SDGs No.5 (Kesetaraan Gender) dan No.8 (Pertumbuhan Ekonomi yang Inklusif dan Berkelanjutan), Bank Mandiri memberi kesetaraan kerja bagi wanita dan milenial. Karyawan wanita kami mencapai 52% dari total pegawai dan 32% *Top Level Management* diisi oleh wanita. Sedangkan kesempatan bagi generasi milenial dinyatakan dengan pemenuhan 64% pegawai Bank Mandiri yang terdiri dari para milenial.

Throughout this period, we also encouraged the improvement of HR capabilities by participating in and organizing various workshops, FGDs and benchmarking with a focus on the sustainable CPO Sector, Renewable Energy and Sustainable Construction. In addition, we also send selected human resources to participate in the B2B *Climate Chamber Mission COP 26* initiated by the Britcham & Glasgow *Climate Chamber* to learn, trade and connect (*learn, trade, connected*) with more than 200 large companies in various countries.

2. Sustainable Operations

In order to reduce carbon emissions that have an impact on global warming, we encourage the implementation of environmentally friendly operations through the management of buildings that save electricity, save ground water, install solar panels, and increase green land area. We have implemented environmentally friendly buildings for all building and branch office construction as well as in 4 main office buildings (Plaza Mandiri, Sentra Mandiri, Menara Mandiri, Wisma Mandiri). We also strive to address climate change through digital transformation by launching the Kopra super platform for business customers and the New Livin' super app for our retail customers, thereby reducing the physical mobility of customers to Bank Mandiri branches that carry out wholesale transactions of Rp13,545 trillion and 1.5 billion retail transactions. During this period, total greenhouse gas emissions from operational activities in categories 1 to 3 according to TCFD reached 318.6M CO₂ or decreased by 14.8% YoY. We have carried out this measurement in all of our offices in terms of electricity usage, operational vehicle usage, to official trips for all employees.

Bank Mandiri also actively contributes to fulfilling SDGs No.6 (Clean Water and Adequate Sanitation) through the provision of RO (*Reverse Osmosis*), so that in the reporting year, total recycling use in two Bank Mandiri buildings reached 54,000 m³ or RO usage rose 12.3% YtD.

As an effort to fulfill SDGs No. 5 (Gender Equality) and No.8 (Inclusive and Sustainable Economic Growth), Bank Mandiri provides equal employment for women and millennials. Our female employees make up 52% of the total employees and 32% of *Top Level Management* are filled by women. Meanwhile, the opportunity for the millennial generation is stated by the fulfillment of 64% of Bank Mandiri employees consisting of millennials.

3. Sustainable CSR and Financial Inclusion

Bank Mandiri mengembangkan kepeduliannya pada masyarakat dengan berbagai program yang terarah, baik dalam bidang ekonomi, kesehatan, maupun upaya-upaya pemberdayaan lainnya, seperti:

- a. Menyediakan bantuan bagi masyarakat yang terdampak pandemi COVID-19 mencapai Rp28 miliar dalam bentuk sembako, alat medis dan vitamin;
- b. Meningkatkan kapasitas 13.814 UMKM melalui *workshop digital marketing* di Rumah BUMN sehingga 3.403 UMKM naik kelas dan terdaftar pada e-commerce seperti Tokopedia, Blibli, Bukalapak, Lazada, Gofood, dan Grabfood;
- c. Mendorong kapasitas produksi 9.830 petani di desa Pamarican dan Kebumen melalui pembentukan *Rice Milling Unit* (RMU) sehingga mampu memproduksi 3 ton beras/jam, menyerap 10 ribu ton produksi beras, menyalurkan KUR ke 4.000 petani, serta berkontribusi meningkatkan pendapatan sebesar Rp12,5 Miliar. Hal ini telah diapresiasi oleh Kementerian Pertanian sebagai program percontohan nasional;
- d. Meningkatkan kapasitas 14.900 pekerja migran Indonesia di 15 negara untuk menjadi pengusaha dengan melibatkan para pakar dan lembaga sertifikasi seperti Astra Honda Motor;
- e. Memberdayakan ibu rumah tangga dan petani melalui penyaluran kredit *partnership* dengan *fintech* Amartha dan Crowde yang mencapai Rp311 miliar;
- f. Menciptakan 162.000 Agen Mandiri (*branchless banking*) serta menyalurkan Rp53 triliun KUR.

Di samping pencapaian-pencapaian dalam bidang keuangan, operasional dan CSR, Bank Mandiri telah berhasil mencatatkan prestasi melalui berbagai penghargaan yang diterima, antara lain: Top CSR Award 2021, Anugerah CSR IDX Channel, Indonesia CSR Brand Equity Awards 2021, serta meraih Penghargaan Subroto 2021 kategori Efisiensi Energi Nasional atas 3 gedung.

Tantangan dalam Menerapkan Keuangan Berkelanjutan [OJK E.5]

Berbagai tantangan hadir dalam penerapan keuangan berkelanjutan. Untuk menjawab tantangan ini, Bank Mandiri telah mengidentifikasi dan melakukan mitigasi terhadap tantangan tersebut. Salah satu tantangan yang tengah dihadapi sekarang ini, adalah minimnya pemahaman debitur terhadap isu-isu keberlanjutan dan risiko terkait LST (lingkungan, sosial, tata kelola) dalam operasi bisnisnya. Untuk itu, Bank Mandiri melakukan berbagai *workshop* dan penyuluhan bagi para nasabah maupun calon debitur. Namun, situasi pandemi dan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) menimbulkan kendala lain, yaitu kesulitan memperoleh sertifikasi *Indonesian Sustainable Palm Oil* (ISPO) karena keterbatasan sidang ISPO dan lamanya proses sertifikasi.

3. Sustainable CSR and Financial Inclusion

Bank Mandiri develops its concern for the community with various targeted programs, both in the economic, health, and other empowerment efforts, such as:

- a. Provide assistance for communities affected by the COVID-19 pandemic reaching Rp28 billion in the form of basic necessities, medical equipment and vitamins;
- b. Increase the capacity of 13,814 MSMEs through digital marketing workshops at Rumah BUMN so that 3,403 MSMEs advance to class and are registered in e-commerce such as Tokopedia, Blibli, Bukalapak, Lazada, Gofood, and Grabfood;
- c. Encouraging the production capacity of 9,830 farmers in Pamarican and Kebumen villages through the establishment of a Rice Milling Unit (RMU) so that they are able to produce 3 tons of rice/hour, absorb 10 thousand tons of rice production, distribute KUR to 4 thousand farmers, and contribute to increasing income by Rp12.5 billion. This has been appreciated by the Ministry of Agriculture as a national pilot program;
- d. Increase the capacity of 14,900 Indonesian migrant workers in 15 countries to become entrepreneurs by involving experts and certification bodies such as Astra Honda Motor;
- e. Empowering housewives and farmers through partnership lending with fintech Amartha and Crowde which reached Rp311 billion;
- f. Create 162,000 Mandiri Agents (branchless banking) and distribute Rp53 trillion KUR.

In addition to achievements in finance, operations and CSR, Bank Mandiri has managed to record achievements through various awards received, including: Top CSR Award 2021, IDX Channel CSR Award, Indonesia CSR Brand Equity Awards 2021, and won the 2021 Subroto Award for National Energy Efficiency category for 3 buildings.

Challenges In Applying Sustainable Finance [OJK E.5]

Various challenges exist in the implementation of sustainable finance. To answer this challenge, Bank Mandiri has identified and mitigated these challenges. One of the challenges currently being faced is the lack of understanding of debtors on sustainability issues and risks related to ESG (environmental, social, governance) in their business operations. To that end, Bank Mandiri conducts various workshops and counseling for customers and prospective debtors. However, the pandemic situation and the Imposition of Restrictions on Community Activities (PPKM) pose another obstacle, namely the difficulty of obtaining Indonesian Sustainable Palm Oil (ISPO) certification due to the limitations of the ISPO trial and the length of the certification process.



Tantangan lainnya adalah terbatasnya *green project* atau proyek-proyek berwawasan keberlanjutan. Proyek-proyek ini biasanya juga membutuhkan teknologi terkini yang membutuhkan pendanaan cukup besar, sehingga mengandung risiko yang cukup tinggi. Pakar *green project* maupun pakar pendanaan keberlanjutan juga masih sangat terbatas di Indonesia. Hal ini tentunya memberikan tantangan tersendiri bagi industri perbankan untuk menjalankan keuangan berkelanjutan dengan optimal.

Di samping itu, situasi ekonomi Indonesia yang belum pulih sepenuhnya karena pandemi COVID-19 yang belum juga berlalu, memberikan tantangan tersendiri bagi Bank Mandiri untuk terus melakukan adaptasi dalam bidang operasional, menetapkan target dan pencapaian usaha.

Untuk mengatasi berbagai tantangan ini, perusahaan membutuhkan campur tangan dan insentif dari pemerintah guna mendorong implementasi keuangan berkelanjutan, yang saat ini masih sangat terbatas. Namun demikian, sebagai BUMN, Bank Mandiri menegaskan kembali komitmen untuk mengimplementasikan keuangan berkelanjutan dalam menjalankan usahanya, selaras dengan penerapan kehati-hatian untuk mengelola segala risiko.

Another challenge is the limited number of green projects or projects with a sustainability perspective. These projects usually also require the latest technology which requires a large amount of funding, so they carry a fairly high risk. Green project experts and sustainability funding experts are also still very limited in Indonesia. This certainly presents its own challenges for the banking industry to run optimally sustainable finance.

In addition, Indonesia's economic situation, which has not yet fully recovered due to the ongoing COVID-19 pandemic, poses challenges for Bank Mandiri to continue to adapt in the operational field, set targets and achieve business goals.

To overcome these challenges, companies need government intervention and incentives to encourage the implementation of sustainable finance, which is currently very limited. However, as a BUMN, Bank Mandiri reaffirms its commitment to implementing sustainable finance in running its business, in line with the application of prudence to manage all risks



STRATEGI DAN PENCAPAIAN TARGET [OJK D.1.c]

Dampak Penting Mandiri terhadap Masyarakat dan Perekonomian Indonesia [GRI 102-15]

Bank Mandiri terus berupaya menjadi yang terdepan dan terpercaya sebagai salah satu bank terbesar di Indonesia. Dampak penting Bank Mandiri tidak bisa dipisahkan dari kontribusi terhadap kemajuan dan pertumbuhan ekonomi Indonesia, serta peningkatan kesejahteraan masyarakat. Terutama di masa pandemi ini, Bank Mandiri mendukung pemulihan ekonomi melalui program PEN (Pemulihan Ekonomi Nasional) yang merupakan bantuan Pemerintah bagi kesehatan masyarakat serta penguatan ekonomi. Pada periode ini, Bank Mandiri tercatat sebagai Peringkat 1 Bank Kolaborator Program PEN PMK 98 yaitu Penjaminan Korporasi Non UMKM Non BUMN senilai Rp1,78 Triliun dari 16 debitur.

Kami juga berpartisipasi dalam penyaluran dana program pemerintah atas penanganan COVID-19 seperti Dana Interfensi Kesehatan Lingkungan ke 60 ribu Tenaga Kesehatan senilai Rp10 Triliun dan Dana Klaim Covid senilai Rp80 Triliun dari Kementerian Kesehatan. Kami juga menyalurkan dana bantuan subsidi upah dari Kementerian Tenaga Kerja kepada 2,4 juta pekerja atau buruh yang terdampak pandemi COVID-19.

Pada periode ini kami juga ikut mendukung program Pemerintah terkait pengentasan kemiskinan ekstrim pada 2024 yang sejalan dengan *Sustainable Development Goals - No Poverty*. Selain melalui pengembangan RMU di Kabupaten Pamarican dan Kebumen yang memberdayakan 9 ribu petani, kami melakukan pengentasan kemiskinan di lokasi kumuh perkotaan di Jakarta dan Surabaya melalui program *Raising Urban Eco-Living*. Kami juga mendistribusikan 250.000 paket sembako di kawasan prioritas pemerintah yaitu Papua, Maluku, Kupang dan beberapa kota lainnya di Indonesia timur.

Pengelolaan Risiko Atas Penerapan Keuangan Berkelanjutan [GRI 102-15]

Penerapan keuangan berkelanjutan melibatkan berbagai risiko yang berpotensi menghambat tercapainya target-target Bank Mandiri. Untuk itu, Bank Mandiri melakukan pengelolaan risiko secara komprehensif dan menguatkan aspek pengendalian internal melalui "three lines of defense". Pengendalian risiko tiga lapis ini dilakukan oleh: pertama, unit kerja yang melaksanakan proses bisnis; kedua, unit kerja yang melakukan fungsi manajemen risiko yang independen dari unit kerja pelaksana proses bisnis; ketiga, unit kerja yang melaksanakan fungsi audit internal. Dengan melakukan pengendalian risiko melalui tiga tahapan tersebut, Bank Mandiri berhasil mencatatkan peningkatan kinerja pada tahun 2021.

Selain itu, Bank Mandiri juga memperhatikan risiko-risiko yang diakibatkan oleh faktor eksternal, seperti pandemi COVID-19 yang menyebabkan debitur mengalami kesulitan dalam usahanya. Untuk itu, Bank Mandiri melakukan

STRATEGY AND TARGET ACHIVEMENT [OJK D.1.c]

Important Impact of Bank Mandiri for Indonesian Community and Economy [GRI 102-15]

Bank Mandiri continues to strive to be at the forefront and trusted as one of the largest banks in Indonesia. The significant impact of Bank Mandiri cannot be separated from its contribution to the progress and growth of the Indonesian economy, as well as the improvement of people's welfare. Especially during this pandemic, Bank Mandiri supports economic recovery through the National Economic Recovery (PEN) program, which is government assistance for public health and economic strengthening. During this period, Bank Mandiri was listed as Rank 1 of the Collaborating Bank for the PMK 98 PEN Program, namely the Non-MSME Non-BUMN Corporate Guarantee worth Rp1.78 T out of 16 debtors.

We also participate in the distribution of government program funds for the handling of COVID-19, such as the Environmental Health Intervention Fund for 60 thousand Health Workers worth Rp10 trillion and the Covid Claim Fund for Rp80 trillion from the Ministry of Health. We also distributed wage subsidy assistance funds from the Ministry of Manpower to 2.4 million workers or laborers affected by the COVID-19 pandemic.

During this period we also support the Government's program related to extreme poverty alleviation by 2024 which is in line with the Sustainable Development Goals - No Poverty. Apart from developing RMUs in Pamarican and Kebumen regencies which empower 9,000 farmers, we also reduce poverty in urban slum areas in Jakarta and Surabaya through the Raising Urban Eco-Living program. We also distributed 250,000 food packages in government priority areas, namely Papua, Maluku, Kupang and several other cities in eastern Indonesia.

Risk Management of Sustainable Finance Application [GRI 102-15]

The implementation of sustainable finance involves various risks that have the potential to hinder the achievement of Bank Mandiri's targets. Therefore, Bank Mandiri carries out comprehensive risk management and strengthens internal control aspects through the "three lines of defense". The three layers of risk control are carried out by: first, the work unit that carries out business processes; second, a work unit that performs a risk management function that is independent of the business process implementing work unit; third, the work unit that carries out the internal audit function. By controlling risk through these three stages, Bank Mandiri managed to record improved performance in 2021.

In addition, Bank Mandiri also pays attention to risks caused by external factors, such as the COVID-19 pandemic which causes debtors to experience difficulties in their business. Therefore, Bank Mandiri implemented credit restructuring



restrukturisasi kredit untuk menyelamatkan debitur, sekaligus untuk terus mendorong pertumbuhan ekonomi nasional. Bank Mandiri juga menerapkan pembiayaan KKUB dengan penuh kehati-hatian, dengan memperhitungan risiko-risiko yang ada, mengingat pemahaman dan perkembangan KKUB belum optimal di Indonesia.

Situasi Eksternal dan Pengaruhnya terhadap Keberlanjutan Bank Mandiri

Menghadapi situasi eksternal yang tidak menentu akibat pandemi COVID-19, Bank Mandiri melakukan berbagai mitigasi. Pada akhir 2021, kondisi ekonomi global dan nasional berangsur pulih, dan kondisi ini mendukung kinerja Bank Mandiri yang meningkat dengan sangat baik. Tidak hanya kembali pada keadaan sebelum pandemi, kinerja Bank Mandiri pada tahun 2021 justru melampauinya. Pada tahun pelaporan, Bank Mandiri memperoleh laba bersih sebesar Rp28,03 triliun atau tumbuh 66,83% (per 31 Desember 2021), dibandingkan perolehan periode tahun 2020 yang sebesar Rp16,80 triliun. Pendapatan bunga Bank Mandiri juga tumbuh sebesar 2,23%, menjadi Rp97,75 triliun dibandingkan perolehan tahun sebelumnya yang sebesar Rp95,62 triliun.

Walaupun pemulihan ekonomi sudah mulai terlihat, namun tetap dibutuhkan kewaspadaan karena pandemi belum sepenuhnya berlalu. Pemulihan ekonomi sangat bergantung pada kesehatan masyarakat dan kebijakan pemerintah terkait pengelolaan dampak pandemi. Situasi eksternal ini juga berdampak terhadap kinerja keberlanjutan Bank Mandiri, tidak hanya dalam bidang ekonomi akibat melambatnya pertumbuhan ekonomi secara global, namun juga terhambatnya berbagai kegiatan CSR Bank Mandiri. Menghadapi tantangan ini, Bank Mandiri tetap melakukan pemantauan dan mitigasi terhadap kemungkinan risiko pada tahun 2022, seperti kehadiran varian *Omicron* yang berpotensi menyebabkan gangguan pada ekonomi nasional bahkan internasional.

Peluang dan Prospek Usaha Tahun 2022 [GRI 102-15]

Pertumbuhan ekonomi yang diproyeksikan akan tumbuh pada tahun 2022 menjadi momentum bagi Bank Mandiri untuk mengoptimalkan pencapaian target-target keuangan berkelanjutan. Dalam bidang ekonomi, adanya proyeksi dari Otoritas Jasa Keuangan (OJK) terkait pertumbuhan penyaluran kredit pada kisaran 6%-8% dan dana pihak ketiga sekitar 7%-9%, menguatkan strategi Bank Mandiri untuk meningkatkan kinerjanya. Pada tahun 2022, Bank Mandiri berkomitmen untuk mendorong pertumbuhan kredit di atas 8%, menjaga NIM di atas 5% dan *Cost of Credit* kurang dari 2%.

Bagi Bank Mandiri, situasi pandemi tidak hanya memberikan tantangan, namun juga menciptakan peluang. Situasi pandemi telah mempercepat migrasi masyarakat pada dunia digital, memberi kesempatan pada produk dan jasa digital yang diluncurkan oleh Bank Mandiri seperti *super app* *Livin'* untuk segmen nasabah retail dan digital *super*

to save debtors, as well as to continue to encourage national economic growth. Bank Mandiri also applies KKUB financing with great prudence, considering the risks that exist, given the understanding and development of KKUB has not been optimal in Indonesia.

External Situation and its Influence on The Sustainability of Bank Mandiri

Facing the uncertain external situation due to the COVID-19 pandemic, Bank Mandiri carried out various mitigations. By the end of 2021, global and national economic conditions were gradually recovering, and this condition supported Bank Mandiri's excellent performance. Not only will it return to pre-pandemic conditions, Bank Mandiri's performance in 2021 has even surpassed it. In the reporting year, Bank Mandiri earned a net profit of Rp28.03 trillion or grew by 66.83% (as of December 31, 2021), compared to the year 2020 which was Rp16.80 trillion. Bank Mandiri's interest income also grew by 2.23%, to Rp97.75 trillion compared to the previous year's Rp95.62 trillion.

Although the economic recovery has begun to appear, vigilance is still needed because the pandemic has not completely passed. Economic recovery is highly dependent on public health and government policies related to managing the impact of the pandemic. This external situation also has an impact on the sustainability performance of Bank Mandiri, not only in the economic sector due to slowing global economic growth, but also the inhibition of various CSR activities of Bank Mandiri. Facing this challenge, Bank Mandiri continues to monitor and mitigate possible risks in 2022, such as the presence of the *Omicron* variant that has the potential to cause disruption to the national and even international economy.

Business Opportunities and Prospects in 2022 [GRI 102-15]

Economic growth which is projected to grow in 2022 is a momentum for Bank Mandiri to optimize the achievement of sustainable finance targets. In the economic sector, projections from the Financial Services Authority (OJK) regarding loan disbursement growth in the range of 6%-8% and third party funds around 7%-9%, strengthen Bank Mandiri's strategy to improve its performance. In 2022, Bank Mandiri is committed to driving credit growth above 8%, maintaining NIM above 5% and *Cost of Credit* less than 2%.

For Bank Mandiri, the pandemic situation not only presents challenges, but also creates opportunities. The pandemic situation has accelerated the migration of people to the digital world, providing opportunities for digital products and services launched by Bank Mandiri such as the *super*

platform Kopra untuk nasabah korporasi. Bank Mandiri akan menguatkan kampanye produk dan layanan perbankan digital. Transisi ini tentunya membawa manfaat tersendiri bagi pencapaian tujuan berkelanjutan, seperti mengurangi emisi karbon dari penurunan mobilitas untuk bertemu di cabang dan penggunaan kertas yang semakin *paperless*. Hal ini juga berdampak bagi nasabah yang semakin mudah dan fleksibel dalam bertransaksi.

Apresiasi dan Penutup

Bermodalkan kesungguhan dan komitmen, Bank Mandiri berhasil melalui tahun 2021 dengan baik. Kami percaya, bahwa pencapaian-pencapaian ini tidak terlepas dari dukungan para pemangku kepentingan dan kerja keras dari jajaran manajemen serta karyawan, dan tentunya nasabah. Terima kasih dan apresiasi setinggi-tingginya dari kami, atas dukungan para pemangku kepentingan, seluruh Mandirians, dan seluruh nasabah yang telah memberikan kepercayaan dan dukungan kepada Bank Mandiri. Bersama kita membangun negeri melalui komitmen mengembangkan ekonomi, menjaga kelestarian lingkungan dan membangun masyarakat.

app Livin' for the retail customer segment and the digital super platform Kopra for corporate customers. Bank Mandiri will strengthen the campaign for digital banking products and services. This transition certainly brings its own benefits for achieving sustainable goals, such as reducing carbon emissions from reduced mobility to meet at branches and the use of paper that is increasingly paperless, and also has an impact for customers to experience easier and more flexible transaction activity.

Appreciation and Closing

With sincerity and commitment, Bank Mandiri managed to get through 2021 well. We believe that these achievements cannot be separated from the support of stakeholders and the hard work of the management and employees, and of course the customers. Our highest gratitude and appreciation, for the support of stakeholders, all Mandirians, and all customers who have given trust and support to Bank Mandiri. Together we build the country through a commitment to develop the economy, preserve the environment and build society.

Jakarta, 10 Februari | February 2022

Hormat kami,
Best regards,
Direktur Utama
President Director



DARMAWAN JUNAIDI



INISIATIF KEBERLANJUTAN BANK MANDIRI BANK MANDIRI'S SUSTAINABILITY INITIATIVES

Komitmen Bank Mandiri pada inisiatif keberlanjutan dinyatakan sejak awal dengan keterlibatan Bank Mandiri sebagai salah satu dari delapan bank yang membentuk inisiatif keuangan berkelanjutan Indonesia yaitu *"First Movers on Sustainable Banking"* untuk mendorong penerapan keuangan berkelanjutan pada lembaga-lembaga keuangan di Indonesia.

Bank Mandiri's commitment to sustainability initiatives was stated from the beginning with the involvement of Bank Mandiri as one of the eight banks that formed the Indonesia sustainable finance initiative, namely *"First Movers on Sustainable Banking"* to boost the implementation of sustainable finance in financial institutions in Indonesia.

Keberlanjutan bagi Bank Mandiri adalah menjalankan misi, kode etik, dan nilai keberlanjutan untuk mencapai visi Perusahaan. Keuangan berkelanjutan merupakan dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan hidup. Bank Mandiri mendukung inisiatif tersebut dengan mengembangkan kebijakan-kebijakan serta praktik perbankan yang mendukung keuangan berkelanjutan. Tahun 2021 merupakan tahun ketiga implementasi penerapan keuangan berkelanjutan di Bank Mandiri.

Sustainability for Bank Mandiri is carrying out the mission, code of ethics, and sustainability values to achieve the Company's vision. Sustainable finance is comprehensive support from the financial services sector to create sustainable economic growth by aligning economic, social and environmental interests. Bank Mandiri supports the initiative by developing banking policies and practices that support sustainable finance. 2021 is the third year of implementing sustainable finance at Bank Mandiri.

Roadmap Sustainable Finance Tahap I (2015-2019) Sustainable Finance Roadmap Phase I (2015-2019)

Indonesia menjadi pendiri dan anggota dari Sustainable Banking Network (SBN) IFC World Bank
Indonesia becomes a founder and a member of Sustainable Banking Network (SBN) IFC World Bank

Roadmap Keuangan Berkelanjutan Sustainable Finance Roadmap (2015-2019)

1. Awareness Program
2. Green Lending Model
3. Capacity Building

Kesepakatan Global Perubahan Iklim Paris Agreement Tentang Perubahan Iklim 2015-2030 (UU 16/2016 Ratifikasi Paris Agreement)
Global Agreement on Climate Change Paris Agreement on Climate Change 2015-2030 (Law No. 16/2016 on Paris Agreement Ratification)
Tujuan Pembangunan Berkelanjutan (TPB/SDGs)
Sustainable Development Goals (TPB/SDGs)
UN Tujuan Pembangunan Berkelanjutan (SDGs) 2015-2030 (Perpres 59/2017 SDGs)
UN Sustainable Development Goals (SDGs) 2015-2030 Presidential Decree No. 59/2017 SDGs



Bank Mandiri menata diri menuju perbankan berkelanjutan dengan menetapkan RAKB (Rencana Aksi Keuangan Berkelanjutan) yang mengacu pada POJK 51/2017. Segera setelah OJK menerbitkan POJK 51 tentang Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik pada tahun 2017, Bank Mandiri menyampaikan dokumen RAKB pertama pada tahun 2018, yang diimplementasikan pada tahun 2019.

Bank Mandiri telah secara aktif berpartisipasi dalam implementasi keuangan berkelanjutan dan merancang *roadmap* sejak tahun 2015. *Roadmap* Keuangan Berkelanjutan Bank Mandiri dibagi menjadi dua tahap:

1. Tahap I tahun 2015-2019
2. Tahap II tahun 2019-2025

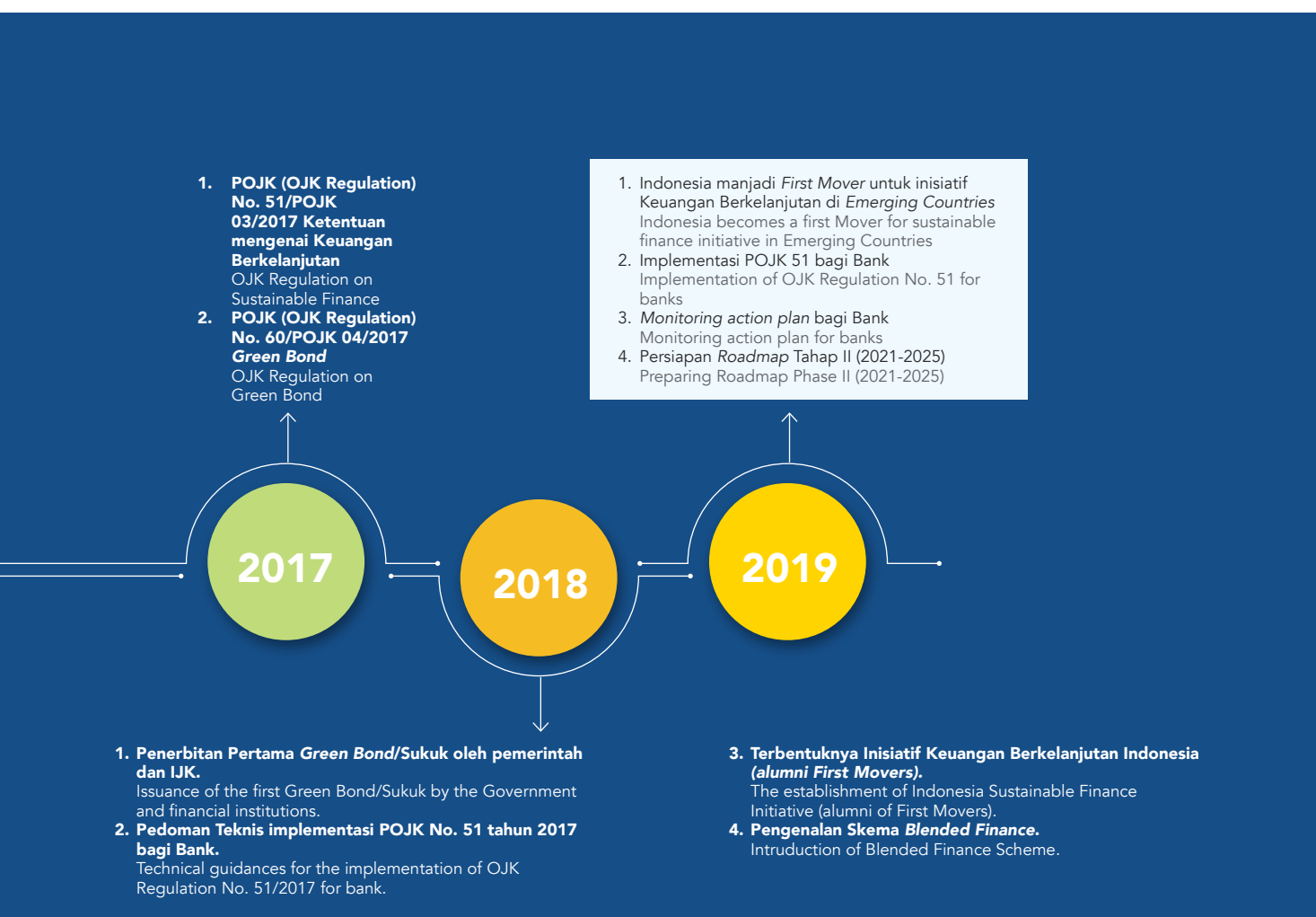
Dalam Tahap Pertama, Bank Mandiri berperan menjadi bagian dari Indonesia *First Mover Sustainable Finance* (yang terdiri dari 8 bank), dan mengimplementasikan POJK 51/2017 tentang Penerapan Keuangan Berkelanjutan melalui Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dimulai tahun 2019. Berikut ini adalah *roadmap* Keuangan Berkelanjutan Bank Mandiri pada tahap pertama:

Bank Mandiri carried out restructuring towards sustainable banking by establishing the RAKB (Sustainable Finance Action Plan) with reference to OJK Regulation No. 51/2017. Shortly after OJK issued OJK Regulation No. 51/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, Bank Mandiri submitted its first RAKB document in 2018, which was implemented in 2019.

Bank Mandiri has been actively participating in the implementation of sustainable finance and designing a road map since 2015. Bank Mandiri's Sustainable Finance road map is divided into two phases:

1. Phase I 2015-2019
2. Phase II 2019-2025

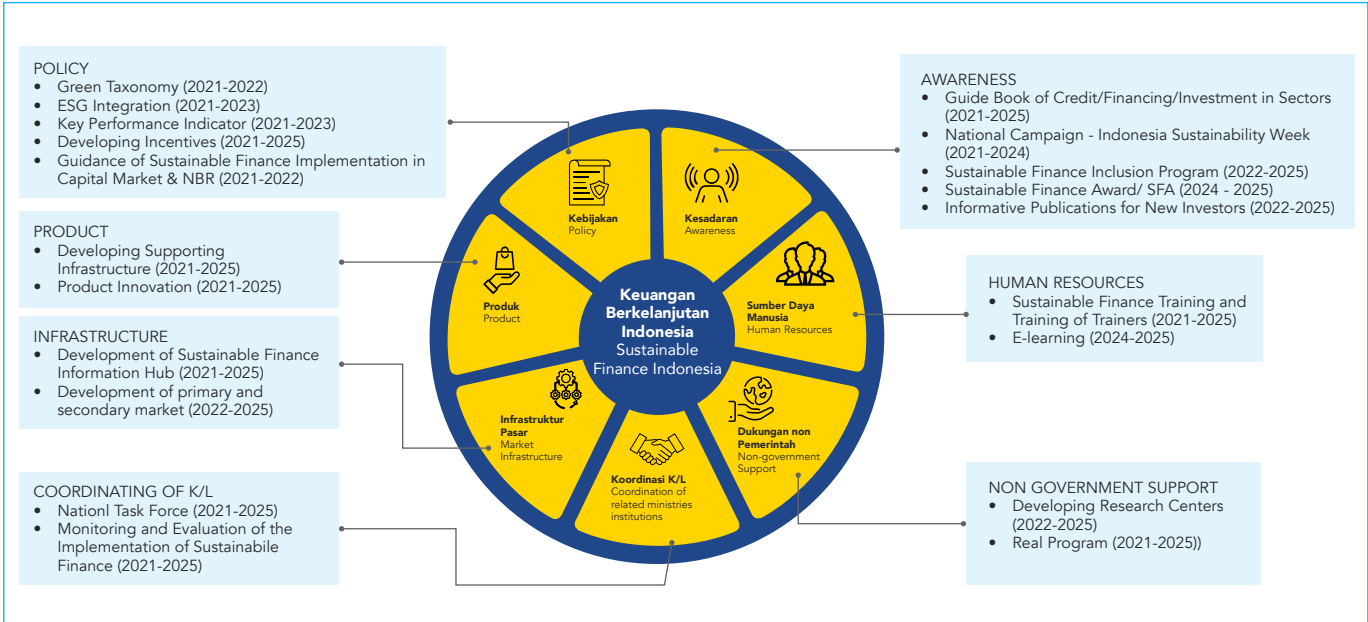
In Phase I, Bank Mandiri played a role as part of the Indonesia First Mover Sustainable Finance, consisting of 8 banks, and implemented OJK Regulation No. 51/2017 on the Implementation of Sustainable Finance through the Sustainable Finance Action Plan (RAKB) which began in 2019. The following is the Roadmap for Bank Mandiri's Sustainable Finance in Phase I:





Kemudian, pada tahap berikutnya, yaitu *roadmap* keuangan berkelanjutan tahap II (2021-2025), Bank Mandiri menuju netral karbon melalui penguatan ekosistem dan *green taxonomy*, seperti yang digambarkan di bawah ini:

In phase II of the Roadmap for Sustainable Finance (2021-2025), Bank Mandiri is moving towards carbon neutrality through strengthening ecosystems and green taxonomy, as described below:



RAKB Bank Mandiri mengacu pada 8 (delapan) Prinsip keuangan berkelanjutan, dan 3 (tiga) prioritas RAKB sesuai POJK 51/2017. Delapan prinsip keuangan berkelanjutan yang dikembangkan oleh Bank Mandiri adalah:

Bank Mandiri's RAKB refers to 8 (eight) principles of sustainable finance and 3 (three) priorities for RAKB in accordance with OJK Regulation No. 51/2017. The eight principles of sustainable finance developed by Bank Mandiri are:

Delapan Prinsip keuangan berkelanjutan
The eight principles of sustainable finance

1. Investasi yang bertanggung jawab.
Responsible investment.
2. Strategi dan praktik bisnis berkelanjutan.
Sustainable business strategies and practices.
3. Pengelolaan risiko sosial dan lingkungan hidup.
Management of social and environmental risks.
4. Tata kelola.
Governance.
5. Komunikasi yang informatif.
Informative communication.
6. Inklusif.
Inclusive.
7. Pengembangan sektor unggulan prioritas.
Development of priority leading sectors.
8. Koordinasi dan kolaborasi.
Coordination and collaboration.

Tiga Prioritas RAKB
The three priorities for RAKB

1. Pengembangan produk dan/atau jasa keuangan berkelanjutan.
Development of sustainable financial products and/or services.
2. Pengembangan kapasitas intern Lembaga Jasa Keuangan (LJK).
Internal capacity development of the Financial Services Institution (LJK).
3. Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional.
Adjustment on organizational, risk management, governance, and/or standard operating procedures

Secara khusus, penerapan keuangan berkelanjutan dalam Bank Mandiri dibangun melalui tiga pilar:

1. *SUSTAINABLE BANKING*

- a. Penerapan implementasi kebijakan lingkungan, sosial dan tata kelola (LST) pada sektor prioritas (CPO, energi, konstruksi, FMGC, *metal mining*) melalui peningkatan kapabilitas dan penyusunan kebijakan sektoral secara bertahap.
- b. Pengembangan *sustainable product* (*sustainable bond, sustainable linked loan, kredit retail solar panel, dll*)

2. *SUSTAINABLE OPERATION*

- a. Penerapan operasional bank yang ramah lingkungan melalui *green office* (efisiensi energi dan air), transformasi digital, serta *green culture* (transformasi budaya kerja).
- b. Meningkatkan ketahanan operasional bank, khususnya terkait keamanan data.

3. *SUSTAINABLE CSR AND FINANCIAL INCLUSION*

- a. Pemberdayaan masyarakat melalui pelatihan kewirausahaan, terutama bagi pekerja migran dan WMM (Wirusaha Muda Mandiri), di samping mengembangkan *Rice Milling Unit* dan Rumah BUMN.
- b. Inklusi keuangan pada sektor prioritas pemerintah (pertanian dan perikanan) dan pengembangan Mandiri Agen, atau agen *branchless banking*.

Inisiatif RAKB Bank Mandiri disusun dengan memperhatikan internasional *best practice*, yaitu:

- 1. 17 SDGs (*Sustainable Development Goals*)
- 2. *Sustainable Banking in ASEAN* (SUSBA)
- 3. MSCI Rating

Salah satu implementasi keuangan berkelanjutan yang dilaksanakan oleh Bank Mandiri dalam tahun 2021 adalah dengan menerbitkan *sustainability bond*. Apresiasi dari publik dan para investor atas *sustainability bond* ini, menempatkan Bank Mandiri sebagai "*The First Green Social and Sustainable Bond*" pada tahun 2021 di jajaran perbankan nasional. Selain itu, dalam penerbitan *bond* tersebut, Bank Mandiri memperoleh *the largest oversubscription rate* dibandingkan semua penerbitan *bonds* dari Indonesia pada tahun tersebut.

In particular, the implementation of sustainable finance within Bank Mandiri is built through three pillars:

1. *SUSTAINABLE BANKING*

- a. Implementation of environmental, social and governance (ESG) policies in priority sectors (CPO, energy, construction, FMGC, *metal mining*) through increasing capabilities and drafting sectoral policies in a gradual manner.
- b. Sustainable product development (*sustainable bond, sustainable linked loan, retail solar panel credit, etc.*)

2. *SUSTAINABLE OPERATION*

- a. Implementation of eco-friendly bank operations through *green office* (energy and water efficiency), digital transformation, and *green culture* (transformation of work culture).
- b. Improving the resilience of bank operations, particularly related to data security.

3. *SUSTAINABLE CSR AND FINANCIAL INCLUSION*

- a. Community empowerment through entrepreneurship training, particularly for migrant workers and WMM (Mandiri Young Entrepreneurs), in addition to developing *Rice Milling Unit* and Rumah BUMN.
- b. Financial inclusion in government priority sectors (agriculture and fisheries) and the development of Mandiri Agen, or *branchless banking agents*.

Bank Mandiri's RAKB initiative has been prepared by taking into account international best practices, namely:

- 1. 17 SDGs (*Sustainable Development Goals*)
- 2. *Sustainable Banking in ASEAN* (SUSBA)
- 3. MSCI Rating

In 2021, Bank Mandiri implemented sustainable finance through the issuance of *sustainability bonds*. Upon appreciation from the public and investors for the *sustainability bond*, in 2021, Bank Mandiri issued the *First Green, Social and Sustainable Bond* in the ranks of the national banking system. In addition, due to the *bond* issuance, Bank Mandiri achieved the largest *oversubscription rate* compared to all *bonds* issuance from Indonesia in 2021.



Bank Mandiri juga telah menetapkan kebijakan-kebijakan yang selaras dengan prinsip keberlanjutan dalam bidang lingkungan dan sosial, seperti:

1. Kebijakan perkreditan yang menetapkan untuk menghindari pemberian kredit pada proyek yang membahayakan lingkungan.
2. Standar Prosedur Kredit (SPK) yang mewajibkan debitur untuk memenuhi peraturan lingkungan seperti AMDAL, PROPER, serta menerapkan K3 (Keselamatan dan Kesehatan Kerja).
3. Untuk sektor sawit dan CPO, Bank Mandiri memastikan bahwa nasabah memiliki sertifikat ISPO atau bukti pendaftaran ISPO. Selain itu, kami tidak menyalurkan pembiayaan ke lahan gambut.
4. Menghindari pemberian kredit pada proyek yang bersifat spekulasi, usaha perjudian, pornografi, bertentangan dengan normal kesusilaan, narkoba dan sektor-sektor lain yang dilarang oleh peraturan perundangan lainnya.
5. Memastikan bahwa nasabah/debitur memperhatikan kondisi sosial, seperti tidak melakukan kerja paksa, tidak mempekerjakan anak di bawah umur, dan menerapkan prinsip non diskriminasi.

Selain penerapan kebijakan dan strategi, Bank Mandiri menyadari bahwa, faktor terpenting dalam penerapan keuangan berkelanjutan adalah kapabilitas para insan Mandiri. Untuk itu, Bank Mandiri telah menyusun *roadmap* program pengembangan kapabilitas internal, dengan mengadakan *workshop* pelatihan RAKB untuk internal Bank Mandiri.

Keterlibatan para pemimpin Bank Mandiri sebagai pendorong utama implementasi keuangan berkelanjutan menjadi salah satu kunci keberhasilan penerapan RAKB. BOC dan BOD Bank Mandiri melakukan *monitoring* secara intensif. Minimal dalam tiga kali setahun, BOC melakukan pemantauan melalui Komite Pemantau Risiko, sedangkan *monitoring* dilakukan oleh BOD melalui rapat direksi, *Risk Management and Credit Policy Committee* (RMPC) dan ESG Forum dalam kurun waktu minimal enam kali setahun. Selain itu, implementasi RAKB juga dilaksanakan oleh unit-unit terkait yang melakukan pertemuan minimal enam kali setahun melalui *Working Group Senior Vice President Level*.

Dengan *roadmap* atau perencanaan jangka panjang yang terarah dan didukung oleh insan Mandiri yang mumpuni, kami percaya bahwa, upaya Bank Mandiri untuk mengembangkan diri menjadi sebuah bank berkelanjutan dapat tercapai demi kesejahteraan Indonesia khususnya dan kemajuan pengendalian iklim dunia pada umumnya.

Bank Mandiri has also established policies that are in line with the principles of sustainability in the environmental and social fields, such as:

1. Credit policy which prohibits financing for projects that endanger the environment.
2. Credit Procedure Standard (SPK) which requires prospective debtors to comply with environmental regulations such as AMDAL, PROPER, and implement OHS (Occupational Health and Safety).
3. For palm oil and CPO sectors, Bank Mandiri ensures that customers have an ISPO certificate or at least proof of ISPO registration. In addition, Bank Mandiri is not allowed to distribute Peatland financing.
4. Avoid granting credit to speculative projects, gambling businesses, pornography, contrary to moral norms, narcotics and other sectors prohibited by other laws and regulations.
5. Ensure that customers/debtors pay attention to social conditions, such as not employing forced labor, not employing minors, and applying the principle of non-discrimination.

In addition to implementing policies and strategies, Bank Mandiri realizes that the most important factor in implementing sustainable finance is the capability of Bank Mandiri personnel. For this reason, Bank Mandiri has prepared a roadmap for its internal capability development program by holding a RAKB training workshop for Bank Mandiri personnel.

Involvement of Bank Mandiri leaders as the main driver of the implementation of sustainable finance is one of the keys to the successful implementation of the RAKB. Bank Mandiri's BOC and BOD conduct intensive monitoring. The BOC conducts monitoring through the Risk Monitoring Committee at least three times a year, while BOD conducts monitoring through Board of Directors meetings, Risk Management and Credit Policy Committee (RMPC) and ESG Forum at least six times a year. In addition, the implementation of the RAKB is also carried out by related units through the Senior Vice President Level Working Group at least six times a year.

With a roadmap or long-term planning directed and supported by qualified Mandiri personnel, we believe that Bank Mandiri's efforts to become a pioneer of sustainable banking can be achieved for the welfare of Indonesia in particular and the progress of controlling climate change in general.



01.

TENTANG BANK MANDIRI ABOUT BANK MANDIRI





“

Dengan spirit untuk memakmurkan negeri, Bank Mandiri mendukung kemajuan ekonomi bangsa melalui praktik keberlanjutan yang meningkatkan profitabilitas, menjaga kelestarian lingkungan, dan meningkatkan kesejahteraan masyarakat.

With the spirit to prosper the country, Bank Mandiri supports the nation's economic development through sustainable practices that increase profitability, preserve the environment, and improve people's welfare.

”



TENTANG BANK MANDIRI ABOUT BANK MANDIRI



Nama organisasi

Organization name [GRI 102-1]

PT Bank Mandiri (Persero) Tbk.



Produk dan aktivitas usaha: Perbankan

Products and Business Activities: Banking [GRI 102-2] [OJK C.4]

- Produk Simpanan (tabungan, deposito, giro, *cash management*)
- Produk Pinjaman (kredit, kartu kredit)
- Jasa lainnya (*jasa treasury currency and derivatif, jasa trade service, layanan keagenan, layanan e-channel, treasury, dan bancassurance*)
- *Digital Banking (Super App Livin', Super Platform Kopra)*
- Savings Products (savings, time deposits, current accounts, cash management)
- Loan Products (credit, credit card)
- Other services (*treasury currency and derivative service, trade service, agency services, e-channel service, treasury, and bancassurance*)
- Digital Banking (*Super App Livin', Super Platform Kopra*)



Produk berdasarkan sektor ekonomi

Products by economic sector

- Industri
- Perdagangan, restoran dan hotel
- Pertanian
- Jasa dunia usaha
- Konstruksi pengangkutan, pergudangan dan komunikasi
- Listrik, gas dan air
- Jasa sosial; tambang dan lain-lain
- Industry
- Trade, restaurants, and hotels
- Agriculture
- Business services
- Construction, transportation, warehousing, and communication
- Electricity, gas, and water
- Social services; mining and others



Kepemilikan dan dasar hukum

Ownership and legal basis [GRI 102-5]

Bank Mandiri berdiri pada tanggal 2 Oktober 1998, sebagaimana dikukuhkan dengan akta No. 10 tanggal 2 Oktober 1998, yang dibuat di hadapan Notaris Sutjipto, S.H. Secara legal formal, pendirian Bank Mandiri telah mendapat persetujuan dari Menteri Kehakiman Republik Indonesia No. C26561.HT.01.01 TH 98 tanggal 2 Oktober 1998, dan diumumkan dalam Berita Negara Republik Indonesia No. 97 tanggal 4 Desember 1998, Tambahan Berita Negara Republik Indonesia No. 6859.

Bank Mandiri was established on October 2, 1998, as confirmed by Deed No. 10 dated October 2, 1998, drawn up before Notary Sutjipto, S.H. and has been approved by the Minister of Justice of the Republic of Indonesia No. C26561.HT.01.01 TH 98 dated October 2, 1998, and has been announced in the State Gazette of the Republic of Indonesia No. 97 dated December 4, 1998, and its Supplement No. 6859.



Produk dan jasa menurut segmen

The products and services by segments [GRI 102-6]

Bank Mandiri melayani nasabah di Indonesia dengan 6 cabang di luar negeri (Singapura, Malaysia, Hong Kong, Timor Leste, Republik Rakyat Tiongkok, Inggris dan Cayman Islands), dengan market yang terdiri dari berbagai segmen, seperti:

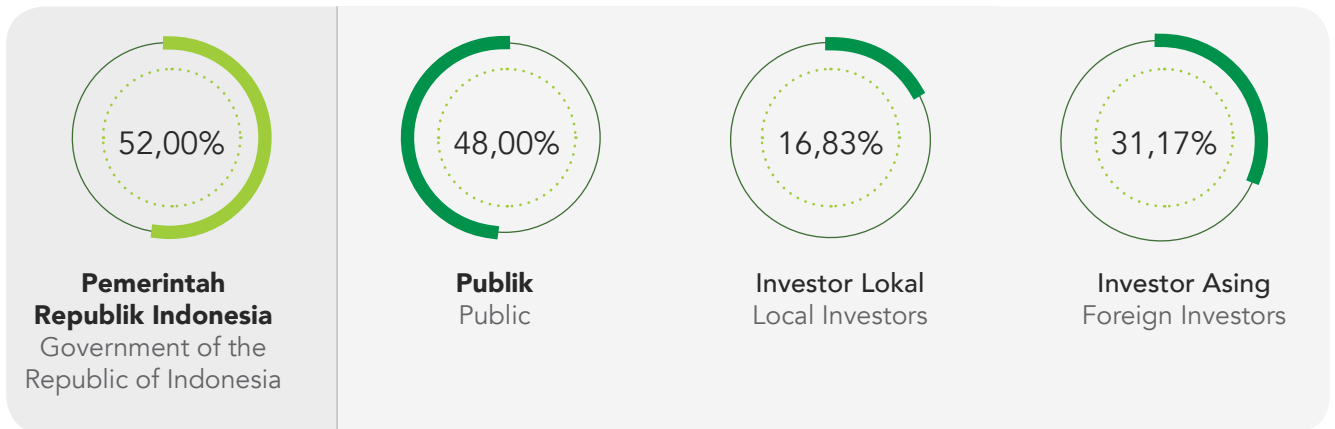
- *Corporate banking (large corporate dan middle corporate)*
- Hubungan Kelembagaan
- Retail (konsumer, mikro, bisnis, *wealth*)
- *Treasury and International Banking*

Bank Mandiri serving customers in Indonesia with branches in 6 other countries (Singapore, Malaysia, Hong Kong, Timor Leste, China, United Kingdom and Cayman Islands), serving the following market segments:

- Corporate banking (large corporate and middle corporate)
- Institutional Relations
- Retail Banking (consumer, micro, business, *wealth*)
- Treasury and International Banking



Komposisi kepemilikan saham per 31 Desember 2021
Composition of share ownership as of December 31, 2021
[OJK C.3.c]



Lokasi kantor pusat
Head office address
[GRI 102-3] [OJK C.2]

Plaza Mandiri
Jl. Jenderal Gatot Subroto Kav. 36-38
Jakarta 12190 INDONESIA
Telepon : (021) 52997777, 14000
Phone
Email : corporate.secretary@bankmandiri.co.id
Situs : www.bankmandiri.co.id
Website



Lokasi operasional
Location of operations
[GRI 102-4] [OJK C.3.d]

- Dalam negeri: seluruh provinsi di Indonesia
- Luar negeri: Singapura, Malaysia, Hong Kong, Timor Leste, Republik Rakyat Tiongkok, Inggris dan Cayman Islands
- Domestic: all provinces in Indonesia
- Overseas: Singapore, Malaysia, Hong Kong, Timor Leste, People's Republic of China, United Kingdom and Cayman Islands



Data jaringan kantor
Offices and networks



1 Kantor Pusat
Head Office



13.087 ATM
ATM



12

Kantor Wilayah
Regional Offices



137

Kantor Cabang
Branch Offices



2.465

Kantor Cabang Pembantu
Sub-Branch Offices



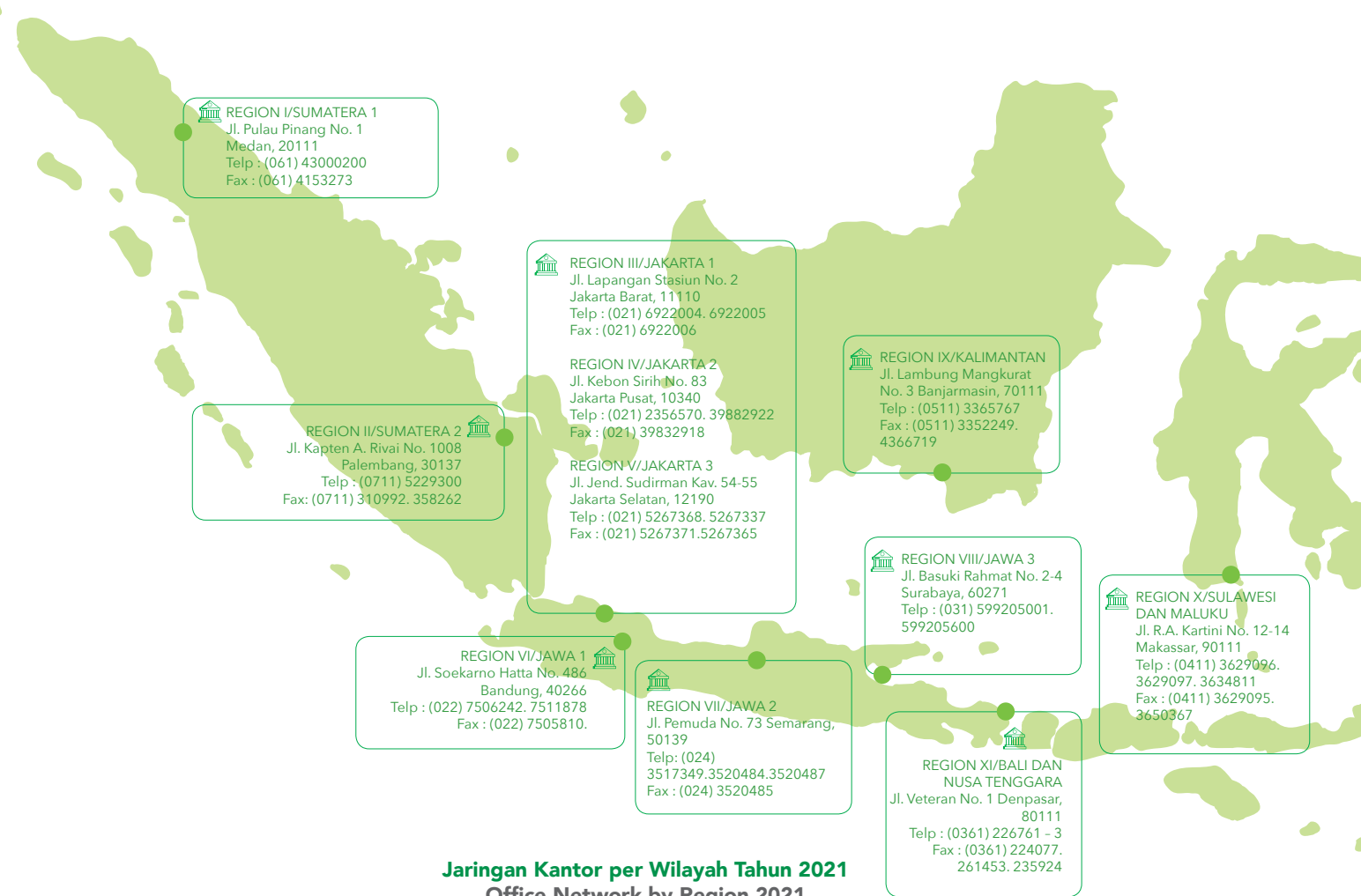
7

Kantor Cabang
Luar Negeri
Overseas Branch
Offices



3

Entitas Cucu
Second-tier
subsidiaries



Jaringan Kantor per Wilayah Tahun 2021
Office Network by Region 2021

| Wilayah Region | Kantor Cabang Branch Office | Kantor Cabang Pembantu Sub Branch office | | Jaringan Kantor Lainnya Other Office Network |
|---------------------------------------|--------------------------------------|--|--------|--|
| | | Permanen Permanent | Mobile | ATM |
| Region I/Sumatera 1 | 15 | 214 | 6 | 1.111 |
| Region II/Sumatera 2 | 14 | 221 | 12 | 848 |
| Region III/Kalimantan 1 | 12 | 252 | 2 | 1.741 |
| Region IV/Kalimantan 2 | 11 | 225 | 4 | 1.595 |
| Region V/Kalimantan 3 | 8 | 181 | 1 | 1.485 |
| Region VI/Jawa 1 | 9 | 222 | 2 | 1.209 |
| Region VII/Jawa 2 | 10 | 281 | 10 | 1.207 |
| Region VIII/Jawa 3 | 12 | 304 | 12 | 1.661 |
| Region IX/Kalimantan | 12 | 152 | 18 | 749 |
| Region X/Sulawesi dan Maluku | 19 | 167 | 8 | 682 |
| Region XI/Bali dan Nusa Tenggara | 5 | 109 | 6 | 526 |
| Region XII/Papua | 10 | 52 | 4 | 256 |
| Kantor Luar Negeri Overseas Office | 7 | 1 | - | 17 |
| TOTAL | | | | 13.087 |

PETA WILAYAH USAHA MAP OF BUSINESS AREA



Jaringan Kantor selama 5 tahun terakhir
Office Network for the last 5 years

| Jenis Kantor Office Type | 2021 | 2020 | 2019 | 2018 | 2017 |
|--|--------|--------|--------|--------|--------|
| Kantor Pusat Headquarters | 1 | 1 | 1 | 1 | 1 |
| Kantor Cabang Branch office | 137 | 140 | 139 | 139 | 139 |
| Kantor Luar Negeri Overseas Office | 7 | 7 | 7 | 7 | 7 |
| Kantor Cabang Pembantu Sub Branch office | 2.465 | 2.280 | 2.304 | 2.321 | 2.315 |
| Kantor Kas Cash office | - | 90 | 140 | 172 | 177 |
| Jenis Kantor Lainnya: Other Office Types: | | | | | |
| • <i>Payment Point</i> | - | 113 | 145 | 130 | 129 |
| • Kas Mobile Mobile Cash | - | 58 | 59 | 59 | 59 |
| • Kas Mobile Mikro Micro Mobile Cash | - | 27 | 27 | 27 | 27 |
| ATM | 13.087 | 13.217 | 18.291 | 17.376 | 17.766 |

Kantor Luar Negeri Overseas Office

Bank Mandiri Cabang Branch Singapura
12 Marina View,
#19-01 Asia Square Tower 2,
Singapore 018961
Telp : 65-6213-5688/65-6213-5680
Fax : 65-6844-9833/65-6844-9808
Website : www.ptbankmandiri.com.sg
SWIFT Code : BMRISGSG

Bank Mandiri Cabang Branch Hong Kong
7th Floor Far
East Finance Centre 16 Harcourt Road, Hong Kong
Telp : +852-2881-3632
Fax : 852-2529-8131/852-2811-0735
Website : www.bankmandirihk.com
SWIFT Code : BMRHKHH

Remittance Office Hongkong
Shop 3, G/F, Keswick Court
3 Keswick Street Causeway Bay Hongkong
Telp : +852-2881-6650
Fax : +852-2881-5386

Bank Mandiri Cabang Branch Cayman Islands
Cardinal Plaza 3rd Floor, #30 Cardinal Avenue. PO BOX
10198, Grand Cayman KY 1 - 1002 Cayman Islands
Telp : +1-345-945-8891
Fax : +1-345-945-8892
SWIFT Code : BMRKYKY

Bank Mandiri Cabang Branch Dili Timor Leste
25 Rua de Abril No.10 Colmera
Dili-Timor Leste
Telp : +670-331-7777/+6221-526-3769/+6221-527-1222
Fax : +670-331-7190/+670-331-7444/+6221-252-1652/
+6221-526-3572

Bank Mandiri Cabang Branch Dili - Timor Plaza - Timor Leste
Timor Plaza - Unit #/Unidade No. #203; 233; 204; 230;
231; 232 Jl. Nicolau Lobato.
Comoro Dili - Timor Leste
Telp : +670-7307-7777

Bank Mandiri Cabang Branch Shanghai
Room 4101, Shanghai Tower No. 501, Yin Cheng Zhong
Road, Pudong New District, Shanghai 200120,
People's Republic of China
Telp : +86-21-2033-2625/+86-21-2028-2806/
+86-21-5037-2509
Fax : +86-21-5037-2707/+86-21-5037-2547
SWIFT Code : BMRICNSH

Entitas Anak di Luar Wilayah Indonesia Subsidiaries Outside the Territory of Indonesia

Bank Mandiri (Europe) Limited, London
2nd Floor, 4 Thomas More Square,
Thomas More Street London, E1W 1 YW
United Kingdom
Telp : +44-207-553-8688
Fax : +44-207-553-8599
Website : www.bkmandiri.co.uk
SWIFT Code : BMRIGB2L

Mandiri International Remittance Sdn. Bhd
Wisma MEPRO
Ground & Mezzanine Floor 29 & 31 Jalan Ipoh 51200
Kuala Lumpur
Telp : +603-4045 4988/+603-4043 5988
Website : www.mandiriremittance.com



SKALA ORGANISASI SCALE OF THE ORGANIZATION

[GRI 102-7] [OJK C.3] [OJK C.3.a]

| Keterangan | Satuan Satuan | 2021 | 2020* | 2019 | Description |
|--|--|---|---|---|--|
| Pendapatan bunga, syariah dan premi bersih | Jutaan rupiah Million rupiah | 74.850.427 | 64.034.520 | 61.247.691 | Interest income, sharia and premiums - Net |
| Laba tahun berjalan | Triliun rupiah Trillion rupiah | 28,03 | 16,80 | 27,48 | Current year profit |
| Total aset | Jutaan rupiah Million rupiah | 1.725.611.128 | 1.541.964.567 | 1.318.246.335 | Total assets |
| Jumlah ekuitas | Jutaan rupiah Million rupiah | 222.111.282 | 204.699.668 | 209.034.525 | Total equity |
| Jumlah liabilitas termasuk data syirkah | Jutaan rupiah Million rupiah | 1.503.499.846 | 1.337.264.899 | 1.109.211.810 | Total liabilities, temporary syirkah funds |
| Jumlah pegawai | Orang People | 37.840 | 38.247 | 39.065 | Total employees |
| Jumlah kantor cabang pembantu | Unit Unit | 2.465 | 2.280 | 2.304 | Total sub-branch offices |
| Jumlah kantor cabang dalam negeri | Unit Unit | 137 | 140 | 139 | Total domestic branch offices |
| Jumlah kantor cabang/jaringan luar negeri | Unit Unit | 7 | 7 | 7 | Total overseas branch offices/networks |
| Jumlah kantor kas | Unit Unit | 0 | 90 | 140 | Total cash offices |
| Jumlah ATM | Unit Unit | 13.087 | 13.217 | 18.291 | Total ATM |
| Jumlah produk/jasa yang disediakan | Kategori produk Product Category | 3 (Simpanan, Pinjaman, Jasa Lainnya) 3 (Deposits, Loans, Other Services) | 3 (Simpanan, Pinjaman, Jasa Lainnya) 3 (Deposits, Loans, Other Services) | 3 (Simpanan, Pinjaman, Jasa Lainnya) 3 (Deposits, Loans, Other Services) | Total products/services provided |

* disajikan Kembali
restatement



kopra
by mandiri



VISI BANK MANDIRI

BANK MANDIRI'S VISION

[GRI 102-16] [OJK C.1]

Perjalanan Visi Bank Mandiri

Bank Mandiri's Vision Journey



VISI VISION

Menjadi Partner Finansial Pilihan Utama Anda

We aim to be your preferred financial partner

Dengan tujuan "Spirit Memakmurkan Negeri," Bank Mandiri memiliki visi jangka panjang 2020-2024 Visi Menjadi Partner Finansial Pilihan Utama Anda adalah sebagai berikut: In the Spirit of Creating Prosperity for the Country, Bank Mandiri's long-term vision for 2020-2024 is to be Your Preferred Financial Partner, with the following vision:

1. Komitmen membangun hubungan jangka panjang yang berlandaskan kepercayaan nasabah bisnis dan perorangan. Bank Mandiri melayani seluruh nasabah dengan standar layanan internasional melalui penyediaan solusi keuangan yang inovatif. Bank Mandiri ingin dikenal karena kinerja, sumber daya manusia dan kerja sama tim yang terbaik.
Commitment to building long-term relationships based on trust with both business and individual customers. Bank Mandiri serves all customers at international service standards by providing innovative financial solutions. Bank Mandiri wants to be known for its best performance, human resources and teamwork.
2. Mengambil peran aktif dalam mendorong pertumbuhan ekonomi jangka panjang Indonesia dan selalu menghasilkan imbal balik yang tinggi secara konsisten bagi pemegang saham.
Taking an active role in driving Indonesia's long-term economic growth and always producing consistently high returns for shareholders.

2015-2020



2016-2020



2020-2024



MISI
MISSION
[GRI 102-16] [OJK C.1]

Menyediakan solusi perbankan digital yang handal dan praktis yang menjadi bagian hidup nasabah

Seamlessly integrate our financial products and services into our customer's lives by delivering simple, fast digital banking solutions

Berorientasi pada pemenuhan kebutuhan pasar

Oriented to meeting market needs

1. Memprioritaskan kepentingan nasabah dengan memberikan pelayanan terbaik dengan membangun sikap profesional dan bersahabat.
 2. Menyediakan layanan *one stop financial solution* kepada nasabah melalui sinergi dengan Perusahaan Anak.
 3. Menawarkan produk-produk yang kompetitif dan terjamin serta fokus pada pengembangan produk dan jaringan digital banking untuk mengakomodasi kebutuhan nasabah.
1. Prioritizing the interests of customers by providing the best service by building a professional and friendly attitude as part of our everyday office culture.
 2. Providing one-stop financial solution services to customers through synergies with our Subsidiaries.
 3. Offering competitive and guaranteed products and focusing on product development and digital banking networks to accommodate customer needs.

Memberikan manfaat maksimal kepada stakeholders

Providing maximum benefits to stakeholders

1. Memberikan keuntungan maksimal kepada pemegang saham dengan tetap memperhatikan kepentingan-kepentingan *stakeholders* lainnya.
 2. Menjamin pertumbuhan dan peningkatan laba yang berkesinambungan.
1. Providing maximum benefits to shareholders while still paying attention to the interests of other Stakeholders.
 2. Ensuring sustainable growth and increases in profit.



Mengembangkan sumber daya yang profesional

Developing professional resources

1. Merekrut, melatih dan mengembangkan sumber daya manusia berdasarkan bakat dan kemampuan yang dimiliki.
 2. Memberikan peluang tumbuh kepada seluruh pegawai dengan adil serta memberikan penghargaan dan promosi atas dasar prestasi dan dedikasi.
1. Recruiting, training, and developing our human resources based on their talents and abilities.
 2. Providing growth opportunities for all employees fairly and providing awards and promotions based on merit and dedication.

Melaksanakan manajemen terbuka

Implementing open management

Memiliki komitmen kerja yang tinggi dan bertanggung jawab.
Having a high level of commitment and responsibility.

Peduli terhadap kepentingan masyarakat dan lingkungan

Caring for the interests of society and the environment

Mempertimbangkan kepentingan masyarakat dan lingkungan dalam setiap pengambilan keputusan.
Considering the interests of society and the environment in all decision making.



BUDAYA PERUSAHAAN

CORPORATE CULTURE

[GRI 102-16] [OJK C.1]

Budaya Sumber Daya Manusia

Human Resources Culture

AKHLAK (Amanah, Kompeten, Harmonis, Loyal, Adaptif, dan Kolaboratif), Bank Mandiri bersama seluruh jajaran BUMN lainnya menerapkan nilai-nilai AKHLAK untuk diterapkan oleh setiap insan Bank Mandiri sesuai arahan Kementerian BUMN.

AKHLAK (Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative), Along with all of the other ranks of SOEs, Bank Mandiri implements and adheres to the AKHLAK core values, and these are applied by all Bank Mandiri personnel according to the direction of the Ministry of SOEs.



Employee Value Proposition (EVP):
Belajar, Bersinergi, Bertumbuh, Berkontribusi untuk Indonesia.

Bank Mandiri berupaya mewujudkan peran BUMN sebagai mesin pertumbuhan ekonomi, akselerator kesejahteraan sosial, penyedia lapangan kerja, dan penyedia talenta.

Employee Value Proposition (EVP):
Learn, Synergy, Grow, and Contribute to Indonesia.

Bank Mandiri seeks to realize the role of SOEs as an engine of economic growth, an accelerator of social welfare, a provider of employment, and a provider of talent.



UNIT USAHA ENTITAS ANAK DAN AFILIASI SUBSIDIARIES AND ASSOCIATE ENTITIES

[GRI 102-45]

Berikut ini informasi tentang entitas dan anak perusahaan dengan laporan keuangan yang terkonsolidasi dalam laporan ini.

The following is information about the associate entities and subsidiaries with consolidated financial statements in this report.



ENTITAS CUCU

SECOND-TIER SUBSIDIARIES







JEJAK LANGKAH PERUSAHAAN COMPANY MILESTONES

1824-1998

Berdirinya Bank Mandiri dimulai dari perjalanan panjang 4 (empat) Bank milik Pemerintah, yaitu Bank Ekspor Impor Indonesia, Bank Dagang Negara, Bank Bumi Daya, dan Bank Pembangunan Indonesia.

The establishment of Bank Mandiri began with the long journey of 4 (four) Government-owned Banks, namely Bank Ekspor Impor Indonesia, Bank Dagang Negara, Bank Bumi Daya, and Bank Pembangunan Indonesia.

1998

Berdiri pada 2 Oktober 1998, Bank Mandiri menjadi bagian dari program restrukturisasi perbankan yang dilaksanakan oleh Pemerintah Indonesia.

Established on October 2, 1998, Bank Mandiri was part of a banking restructuring program implemented by the Government of Indonesia.

2010

Tahap terakhir Transformasi “*Shaping the End Game*” yang sudah dijalankan sejak 2005, dimana Bank Mandiri menargetkan untuk menjadi bank regional terdepan melalui konsolidasi dari bisnis jasa keuangan dan lebih mengutamakan peluang strategi pertumbuhan nonorganik. Melalui proses transformasi tersebut, Bank Mandiri secara konsisten berhasil meningkatkan kinerjanya yang tercermin dari peningkatan di berbagai indikator finansial.

The last phase of the Transformation - “*Shaping the End Game*” has been conducted since 2005, Bank Mandiri aims to become a Regional Champion Bank, through consolidation of the financial services business and emphasis on strategic non-organic growth opportunities. Through the transformation process, Bank Mandiri had consistently managed to strengthen its performance, as reflected in improvements of various financial parameters.

2011

- Bank Mandiri melakukan *right issue* dengan menerbitkan 2.336.838.591 lembar saham dengan harga Rp5.000 per lembar saham.
- Tahap awal pelaksanaan Transformasi Lanjutan tahun 2010-2014. Bank Mandiri telah melakukan revitalisasi visinya menjadi “Lembaga Keuangan Indonesia yang paling dikagumi dan selalu progresif”.
- Bank Mandiri conducted a rights issue by issuing 2,336,838,591 shares at a price of Rp5,000 per share.
- This year was also the initial phase of the implementation of the Advanced Transformation in 2010-2014. Bank Mandiri then revitalized its vision to be “the most admired and progressive Indonesian Financial Institution”.

2012

Transformasi lanjutan di tahun 2012 dilakukan melalui Transformasi Bisnis, yang berfokus pada 3 (tiga) area utama, yaitu *Wholesale Transaction, Retail Deposit and Payment* serta *Retail Financing*.

Continued transformation in 2012 was carried out through Business Transformation, the emphasis was on 3 (three) main areas, namely Wholesale Transaction, Retail Deposit and Payment, and Retail Financing.

2014

Bank Mandiri telah berhasil melaksanakan transformasi tahap kedua dan bersiap untuk melanjutkan *Corporate Plan 2015-2020*.

Bank Mandiri succeeded in carrying out the second phase of the transformation and started preparing to continue the *Corporate Plan 2015-2020*.

→ 1999

Pada Juli 1999, 4 (empat) bank milik pemerintah, Bank Ekspor Impor Indonesia, Bank Dagang Negara, Bank Bumi Daya, dan Bank Pembangunan Indonesia dilebur menjadi satu entitas bernama Bank Mandiri.

In July 1999, 4 (four) Government-owned Banks, Bank Ekspor Impor Indonesia, Bank Dagang Negara, Bank Bumi Daya, and Bank Pembangunan Indonesia were merged into one entity called Bank Mandiri.

2008-2009 ←

Bank Mandiri mengimplementasikan Tahap 2 Program Transformasi "Outperform the Market" yang berfokus pada ekspansi bisnis untuk menjamin pertumbuhan yang signifikan di berbagai segmen usaha dan mencapai *level profit* yang melampaui target rata-rata pasar.

Bank Mandiri conducted Transformation Program Phase 2 (two) - "Outperform the Market", the emphasis was on expanding the Bank's business to ensure significant growth in all segments and achieving a level of profitability that exceeded the market average.

→ 2003

Bank Mandiri melakukan *Initial Public Offering* (IPO).

Bank Mandiri conducted an Initial Public Offering (IPO).

2005 ←

Menjadi tahun titik balik dengan mencanangkan Transformasi Tahap 1 sampai dengan 2010, untuk menjadi Bank yang unggul di tingkat regional (*regional champion*).

Transformasi dilakukan dengan 4 (empat) strategi utama, yaitu implementasi budaya, pengendalian *non-performing loan* secara agresif, meningkatkan pertumbuhan bisnis yang melebihi rata-rata pertumbuhan pasar, serta pengembangan dan pengelolaan program aliansi antar direktorat.

The year 2005 marked a turning point for Bank Mandiri as the bank launched the Transformation - Phase 1 to become a Regional Champion.

The Bank formulated a comprehensive Transformation program consisting of 4 (four) principal strategies, namely the inculcation of a new corporate culture, aggressive containment of Non-Performing Loans, accelerating business expansion to exceed average market growth, and developing alliances between directorates.

2006-2007 ←

Bank Mandiri menjalankan Program Transformasi "Back on Track" sebagai bagian dari Transformasi Tahap I yang berfokus pada merekonstruksi ulang dasar fundamental Bank Mandiri.

Bank Mandiri conducted a transformation Program Phase 1 (one) - "Back on Track", the emphasis was on restructuring and laying the foundations for Bank Mandiri's future growth;



2015

Babak baru dalam Transformasi Tahap 3 untuk menjadi *"The Best Bank in ASEAN 2020"*. Transformasi Tahap 3 (tiga) ini akan membawa Bank Mandiri menjadi *Regional Player* yang siap berkompetisi di pasar ASEAN untuk memberikan layanan keuangan terbaik bagi seluruh nasabah dan masyarakat sekaligus menjadi kebanggaan Indonesia sebagai institusi keuangan terbaik di ASEAN.

This year was a new chapter in Transformation Phase 3 (three) to become *"The Best Bank in ASEAN 2020."* Transformation Phase 3 (three) would bring Bank Mandiri to be a regional player that is ready to compete in the ASEAN market to provide the best financial services for all customers and the community as well as to be the pride of Indonesia as the best financial institution in ASEAN.

2016

Bank Mandiri telah melakukan sejumlah aksi korporasi seperti penerbitan Obligasi Keberlanjutan, Efek Beragun Aset Dalam Bentuk Surat Partisipasi (EBA-SP) dan nilai total aset yang menembus Rp1.000 triliun.

Bank Mandiri has taken a number of corporate actions such as the issuance of Sustainability Bonds, Asset-Backed Securities in the form of Participation Letters (EBA-SP) and a total asset value exceeding Rp1,000 trillion.

2017

Bank Mandiri mulai menerapkan *Corporate Plan Restart* yang telah dicanangkan pada September 2016. Sebagai hasil dari penerapan strategi tersebut, Laba bersih Bank Mandiri secara tahunan berhasil tumbuh signifikan sebesar 49,5%.

Bank Mandiri began implementing the *Corporate Plan Restart* which was announced in September 2016. As a result of implementing this strategy, Bank Mandiri's annual net profit grew very significantly: by 49.5%.

2018

- Bank Mandiri menerapkan *new culture* di awal tahun 2018. Penerapan dari budaya baru ini berhasil menjadikan Bank Mandiri berada di peringkat 11 dari 500 Perusahaan terbaik dunia dari sisi lingkungan kerja atau *"The World Best Employers 2018"* versi Majalah Forbes.
- Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap III Tahun 2018 sebanyak Rp3 triliun dan *Medium Term Notes* Subordinasi I Bank Mandiri Tahun 2018 sebanyak Rp500 miliar.
- Bank Mandiri implemented a new culture in early 2018. The implementation of this new culture has succeeded in elevating Bank Mandiri to be ranked 11th out of the world's 500 best companies in terms of the work environment or *"The World Best Employers 2018"* according to Forbes Magazine.
- Bank Mandiri issued Bank Mandiri Phase III 2018 Shelf-Registered Bonds I of Rp3 trillion and Bank Mandiri's 2018 Subordinated Medium Term Notes I of Rp500 billion.

2019

Bank Mandiri menerbitkan *Euro Medium Term Notes* (EMTN) dengan nilai nominal sebesar USD750.000.000 (nilai penuh) di Singapore Exchange (SGX). Nilai penerbitan ini merupakan transaksi *Global Bond* terbesar yang pernah diterbitkan oleh bank di Indonesia.

Bank Mandiri issued Euro Medium Term Notes (EMTN) with a par value of USD750,000,000 (full amount) on the Singapore Exchange (SGX). This is the highest Global Bond transaction made by an Indonesian bank hitherto.

2020

Bank Mandiri menerbitkan Obligasi Bank Mandiri II Tahap I Tahun 2020 dengan nilai nominal sebesar Rp1.000.000.

Bank Mandiri issued Bank Mandiri Sustainable Bonds II Phase I 2020 with a par value of Rp1,000,000.

2021

PELUNCURAN LIVIN' & KOPRA
THE LAUNCH OF LIVIN' & KOPRA

Pada tahun pelaporan tidak terdapat perubahan yang signifikan pada organisasi maupun rantai pasokan. [OJK C.6] [GRI 102-10]

In the reporting year, there were no significant changes to the organization or supply chain. [OJK C.6] [GRI 102-10]

KEANGGOTAAN DALAM ASOSIASI

MEMBERSHIP IN ASSOCIATIONS

[GRI 102-13] [OJK C.5]

| No. | Nama Asosiasi Name of Association | Posisi di Asosiasi Position in Association (Member/Management) | Lingkup Scope |
|-----|--|---|--------------------------------|
| 1. | Asosiasi Emiten Indonesia (AEI) | Anggota Member | Nasional National |
| 2. | FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) | Pengurus Management | Nasional National |
| 3. | Perhimpunan Bank Nasional (Perbanas) | Pengurus Management | Nasional National |
| 4. | Himpunan Bank Milik Negara (Himbara) | Anggota Member | Nasional National |
| 5. | Ikatan Bankir Indonesia (IBI) | Anggota Member | Nasional National |
| 6. | Lembaga Alternatif Penyelesaian Sektor Jasa Keuangan (LAPS SJK) | Anggota Member | Nasional National |
| 7. | Bank Association for Risk Management (BARA) | Pengurus Management | Nasional National |
| 8. | World Economic Forum (WEF) | Anggota Member | Internasional International |
| 9. | APEC Business Advisory Council (ABAC) | Anggota Member | Asia Pasifik Asia Pacific |
| 10. | ICIO – Perkumpulan Chief Information Officer Indonesia | Pengurus Management | Nasional National |
| 11. | Forum Human Capital Indonesia (FHCI) | Pengurus Management | Nasional National |
| 12. | Indonesia Foreign Exchange Market Committee (IFEMC) | Pengurus Management | Nasional National |
| 13. | Inisiatif Keuangan Berkelanjutan Indonesia | Pengurus Management | Nasional National |
| 14. | ACI FMA (Association Cambiste International - Financial Markets Association) Indonesia | <ul style="list-style-type: none"> • Anggota Member • Pengurus Management | Nasional National |
| 15. | Himpunan Pedagang Surat Utang (HIMDASUN) | <ul style="list-style-type: none"> • Anggota Member • Pengurus Management | Nasional National |
| 16. | Forum Komunikasi Kearsipan Perbankan (FKKP) | <ul style="list-style-type: none"> • Anggota Member • Pengurus Management | Nasional National |
| 17. | Asosiasi Arsiparis Indonesia (AAI) | <ul style="list-style-type: none"> • Anggota Member • Pengurus Management | Nasional National |
| 18. | Indonesia Contact Center Association | <ul style="list-style-type: none"> • Anggota Member • Pengurus Management | Nasional National |
| 19. | International Council of Museums (ICOM) | Anggota Member | Internasional International |
| 20. | Asosiasi Museum Indonesia (AMI) | Anggota Member | Nasional National |
| 21. | Asosiasi Museum Daerah (AMIDA) | <ul style="list-style-type: none"> • Anggota Member • Pengurus Management | Nasional National |



INISIATIF EKSTERNAL EXTERNAL INITIATIVES

[GRI 102-12]

Bentuk nyata komitmen kami dalam menerapkan Keuangan Berkelanjutan terlihat dalam peran aktif kami menjadi bagian dari “First Movers on Indonesia Sustainable Banking” sejak tahun 2015 yang selanjutnya bertransformasi menjadi salah satu pendiri Inisiatif Keuangan Berkelanjutan di Indonesia (IKBI) di tahun 2017. Selain itu bentuk komitmen kami terhadap Keuangan Berkelanjutan kami wujudkan dengan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) untuk jangka panjang sejak tahun 2019 sesuai POJK 51/2017, serta menjadi bagian dari ESG Task Force Nasional di tahun 2021 berdasarkan Keputusan Dewan Komisiner OJK No. 21/KDK.01/2021.

Bank Mandiri juga menjadi anggota di sejumlah asosiasi industri yang relevan dengan bisnis yang memiliki nilai strategis bagi perusahaan, yaitu agar dapat mengikuti perkembangan terkini di bidang perbankan dan berkontribusi pada pengetahuan dan keahlian industri. Meski demikian, Bank Mandiri tidak berkontribusi finansial kecuali untuk biaya keanggotaan regular.

The tangible form of our commitment to implementing Sustainable Finance can be seen from our active role in being part of the “First Movers on Indonesia Sustainable Banking” since 2015 which subsequently transformed into one of the founders of the Indonesia Sustainable Finance Initiative (IKBI) in 2017. In addition, we have realized our commitment to Sustainable Finance through compliance to a long-term Sustainable Finance Action Plan (RAKB) since 2019 in accordance with POJK 51/2017 and became part of the National ESG Task Force in 2021 based on the Decree of Board of Commissioners of OJK No. 21/KDK.01/2021.

Bank Mandiri is also a member of a number of industry associations relevant to businesses with strategic value for the company to keep up with the latest developments in the banking sector and contribute to industry knowledge and expertise. However, Bank Mandiri does not contribute financially except for regular membership fees.

| Nama Asosiasi/Forum Association/Forum Name | Tujuan Pembentukan Purpose of Establishment |
|--|--|
| Himpunan Bank Milik Negara (HIMBARA) State-owned Banks Association (HIMBARA) 01 | Mengembangkan kapabilitas pasar modal Indonesia mendorong perekonomian nasional yang terdiri dari 4 Bank BUMN. Developing the capability of the Indonesian capital market to boost the national economy, consisting of 4 state-owned banks. |
| Perhimpunan Bank Umum Nasional (PERBANAS) National Commercial Banks Association (PERBANAS) 02 | Merumuskan kebijakan perbankan. Formulating banking policies. |
| Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) Indonesia Sustainable Finance Initiative (IKBI) 03 | Mendukung penerapan keuangan berkelanjutan di Indonesia sebagai salah satu bentuk mitigasi terhadap risiko perubahan iklim dan bentuk bisnis yang berkelanjutan peluang yang dapat berkontribusi untuk mencapai Tujuan Pembangunan Berkelanjutan. Supporting the implementation of sustainable finance in Indonesia as a form of mitigation against climate change risks and sustainable business opportunity to contribute to achieving the Sustainable Development Goals. |
| ESG Task Force Nasional National ESG Task Force 04 | Platform koordinasi terintegrasi untuk membangun ekosistem Keuangan Berkelanjutan di Indonesia (harmonisasi kebijakan, peningkatan <i>capacity building</i> , pengembangan insentif) termasuk keterlibatan dalam berbagai forum internasional. Terdiri dari Regulator dan 47 Lembaga Keuangan. An integrated coordination platform to build the Sustainable Finance ecosystem in Indonesia (policy harmonization, capacity building enhancement, incentive development) including involvement in various international forums, consisting of Regulator and 47 Financial Institutions. |

PENGHARGAAN AWARDS



- 01 CNBC Indonesia Awards 2021
- 02 Tempo Financial Award 2021
- 03 Top CSR Award 2021



| No | Tanggal Date of Issuance | Penghargaan Awards | | Pemberi Penghargaan Appreciator |
|----|-----------------------------|---|---|--|
| | | Nama Penghargaan Name of Award | Kategori Category | |
| 1 | 26 Maret 26 March | Asiamoney Trade Finance Survey 2021 | Indonesia's Best Service Bank in Trade Finance | Asiamoney |
| 2 | 31 Maret 31 March | Iconomics Inspiring Women 2021 | Inspiring Woman atau kontribusi mewujudkan GCG di Bank BUMN Inspiring Woman or contribution to realizing GCG in SOE Bank | Iconomics |
| 3 | 7 April 7 April | iNews Maker Award | The Best In Digital Ecosystem Integration dengan Inovasi Livin' by Mandiri The Best In Digital Ecosystem Integration with Inovasi Livin' by Mandiri | iNewsTV |
| 4 | 24 April 24 April | Top CSR Award 2021 | <ul style="list-style-type: none"> Kategori program CSR terbaik yang konsisten memberikan dampak signifikan kepada ekonomi untuk program Wirausaha Muda Mandiri (WMM) Kategori Leader yang berkomitmen penuh pada program CSR untuk Direktur Utama Bank Mandiri Darmawan Junaidi Kategori Badan Usaha yang konsisten dalam menerapkan ISO 26000 The best CSR program category that consistently has a significant impact on the economy for the Mandiri Young Entrepreneurs (WMM) program Category of Leader fully committed to the CSR program for the President Director of Bank Mandiri Darmawan Junaidi Category of Business Entities consistently implementing ISO 26000 | Top Business |
| 5 | 28 April 28 April | Indonesia Outstanding Acclaimed Company 2021 | Kategori <i>Banking</i> Banking Category | Warta Ekonomi |
| 6 | 5 Mei 5 May | 2021 Global Council of Corporate Universities Awards | Gold Award for Best Corporate University - Corporate Responsibility & Soft Power | Global Council of Corporate Universities |
| 7 | 2 Juni 2 June | 19 th Annual Best Sub Custodian Bank Awards 2021 | Best Sub Custodian Bank in Indonesia 2021 | Global Finance Magazine |
| 8 | 14 Juni 14 June | Hari Donor Darah Dunia World Blood Donor Day | Korporasi yang Konsisten Menyelenggarakan Donor Darah Selama pandemi Corporations that Consistently Organize Blood Donations During the Pandemic | Palang Merah Indonesia |
| 9 | 15 Juni 15 June | 15th Annual Alpha Southeast Asia Best FI Awards 2021 | <ul style="list-style-type: none"> Best Retail Bank in Indonesia. Best Cash Management Bank in Indonesia. Best Wealth Management Bank in Indonesia | Alpha Southeast Asia |
| 10 | 16 Juni 16 June | Asia Private banking Awards 2021 | Best for Investment Research in Indonesia 2021 | Asiamoney |
| 11 | 8 Juli 8 Juli | Indonesia HR Excellence 2021 | Peringkat 3 (<i>Very Good</i>) kategori <i>Learning & Development</i> Rank 3 (<i>Very Good</i>) in the Learning & Development category | SWA |

| No | Tanggal Date of Issuance | Penghargaan Awards | | Pemberi Penghargaan Appreciator |
|----|------------------------------|--|---|---|
| | | Nama Penghargaan Name of Award | Kategori Category | |
| 12 | 15 Agustus 15 August | Bisnis Indonesia Award 2021 | Best Bank kategori Bank Persero Best Bank in Persero Bank category | Bisnis Indonesia |
| 13 | 24 Agustus 24 August | Bank Terbaik 2021 Best Bank 2021 | Bank Umum Dengan Modal Inti di atas Rp30 triliun Commercial Banks With Core Capital above Rp30 trillion | Majalah Investor |
| 14 | 25 Agustus 25 August | Indonesia Best Bank 2021 with Excellent Financial Health and Corporate Performance: Delicate Banking Business Development | BUKU 4 with total assets over 500 trillion | Warta Ekonomi |
| 15 | 20 September 20 September | Asiamoney Best Bank Awards 2021 | Best Digital Bank in Indonesia | Asiamoney |
| 16 | 28 September 20 September | Wholesale Banking Awards 2021 | Indonesia Domestic Trade Finance Bank of the Year | Asian Banking and Finance |
| 17 | 19 Oktober 19 October | Tempo Financial Award 2021 | <ul style="list-style-type: none"> Best Bank in Digital Services (Bank Konvensional Aset > Rp 100T) The Best Bank in Financial Sustainability | Tempo |
| 18 | 24 November 24 November | Indonesia Best BUMN Awards 2021 | <ul style="list-style-type: none"> Outstanding Financial Performance Acceleration of Digital Banking for Business Ecosystem Development (Category: Financial Services Industry) | Warta Ekonomi |
| 19 | 1 Desember 1 December | Anugerah CSR IDX Channel 2021 | Sektor Perbankan dan Keuangan (Mandiri Bersama Mandiri: <i>an integrated community development program</i>) Banking and Finance Sector (Mandiri Bersama Mandiri: <i>an integrated community development program</i>) | IDX Channel |
| 20 | 7 Desember 7 December | Bisnis Indonesia Financial Award 2021 | Best Performance Bank kategori KBMI 4 Best Performance Bank under the category of KBMI 4 | Bisnis Indonesia |
| 21 | 8 Desember 8 December | Corporate Governance Perception Index Award 2021 | Most Trusted Company | SWA dan The Indonesian Institute for Corporate Governance (IICG) |
| 22 | 14 Desember 14 December | CNBC Indonesia Awards 2021 | The Best Financial Services Super App | CNBC Indonesia |
| 23 | 17 Desember 17 December | Indonesia Top GCG Awards 2021 | Top GCG In Bank Sector 2021 | Iconomics |



PERISTIWA PENTING 2021 SIGNIFICANT EVENTS 2021

Rumah BUMN Bank MANDIRI

Rumah BUMN Bank MANDIRI

| | |
|--|---|
| <p>Prioritas SDGs Tujuan 8 - Pekerjaan Layak dan Pertumbuhan Ekonomi SDG Priority SDG 8 - Decent Work and Economic Growth</p> | <p>Stakeholders Bank Mandiri, Kementerian BUMN Stakeholders Bank Mandiri, Ministry of SOEs</p> |
| <p>Lokasi Seluruh Indonesia Location Throughout Indonesia</p> | <p>Periode Januari - Desember 2021 Period January - December 2021</p> |



Paket Nutrisi Kepada Tenaga Kerja Kesehatan Rumah Sakit Rujukan COVID-19

Nutrition Packages for COVID-19 Referral Hospital Health Workers

| | |
|---|--|
| <p>Prioritas SDGs Tujuan 3 - Kesehatan yang Baik dan Kesejahteraan SDG Priority SDG 3 - Good Health and Well-Being</p> | <p>Stakeholders Bank Mandiri, Rumah Sakit Rujukan COVID-19, Kementerian Kesehatan Stakeholders Bank Mandiri, COVID-19 Referral Hospital, Ministry of Health</p> |
| <p>Lokasi Wilayah Jawa dan Bali Location Java and Bali Regions</p> | <p>Periode Januari - Desember 2021 Period January - December 2021</p> |



Pembangunan Laboratorium BSL-2 dan Mesin PCR Set Bagi Rumah Sakit Bhayangkara Polda Mamuju

Development of Bsl-2 Laboratory and PCR Machine Set for Bhayangkara Polda Mamuju Hospital

| | |
|---|---|
| <p>Prioritas SDGs Tujuan 3 - Kesehatan yang Baik dan Kesejahteraan SDG Priority SDG 3 - Good Health and Well-Being</p> | <p>Stakeholders Bank Mandiri, RS Bhayangkara Polda Mamuju Stakeholders Bank Mandiri, Bhayangkara Polda Mamuju Hospital</p> |
| <p>Lokasi Kabupaten Mamuju Location Mamuju Regency</p> | <p>Periode Januari - Desember 2021 Period January - December 2021</p> |



Pembangunan Sentra Pengolahan Beras Terpadu

Development of Integrated Rice Processing Center

| | |
|--|--|
| <p>Prioritas SDGs Tujuan 8 - Pekerjaan Layak dan Pertumbuhan Ekonomi SDG Priority SDG 8 - Decent Work and Economic Growth</p> | <p>Stakeholders Bank Mandiri, Pertamina, Pemerintah Daerah Stakeholders Bank Mandiri, Pertamina, Local Government</p> |
| <p>Lokasi Kabupaten Kebumen Lokasi Kebumen Regency</p> | <p>Periode Mei - Juni 2021 Period May - June 2021</p> |



Peralatan dan Perlengkapan Usaha tani bagi Para Petani Farming Business Equipment and Supplies for Farmers

| | |
|--|---|
| <p>Prioritas SDGs Tujuan 8 - Pekerjaan Layak dan Pertumbuhan Ekonomi SDG Priority SDG 8 - Decent Work and Economic Growth</p> <p>Lokasi Kabupaten Ciamis Location Ciamis Regency</p> | <p>Stakeholders Bank Mandiri, Pemerintah Daerah, Gapoktan Pamarican Stakeholders Bank Mandiri, Local Government, Gapoktan Pamarican</p> <p>Periode Juni 2021 Period June 2021</p> |
|--|---|



Peralatan Pengolahan Limbah Gabah Risk Husk Waste Management Equipment

| | |
|--|---|
| <p>Prioritas SDGs Tujuan 8 - Pekerjaan Layak dan Pertumbuhan Ekonomi SDG Priority SDG 8 - Decent Work and Economic Growth</p> <p>Lokasi Kabupaten Ciamis Location Ciamis Regency</p> | <p>Stakeholders Bank Mandiri, Pemerintah Daerah, Gapoktan Pamarican Stakeholders Bank Mandiri, Local Government, Gapoktan Pamarican</p> <p>Periode Juni 2021 Period June 2021</p> |
|--|---|



Alat Generator Oksigen Kepada Rumah Sakit Rujukan COVID-19 Oxygen Generator Equipment for COVID-19 Referral Hospital

| | |
|---|---|
| <p>Prioritas SDGs Tujuan 3 - Kesehatan yang Baik dan Kesejahteraan SDG Priority SDG 3 - Good Health and Well-Being</p> <p>Lokasi Kota Yogyakarta Location Yogyakarta City</p> | <p>Stakeholders Bank Mandiri, RS Dr. Sardjito, RSA UGM Stakeholders Bank Mandiri, Dr. Sardjito Hospital, UGM Academic Hospital</p> <p>Period Agustus - November 2021 Periode August - November 2021</p> |
|---|---|



Wirausaha Muda Mandiri Tahun (WMM) 2021 Mandiri Young Entrepreneur (WMM) 2021

| | |
|---|--|
| <p>Prioritas SDGs Tujuan 8 - Pekerjaan Layak dan Pertumbuhan Ekonomi SDG Priority SDG 8 - Decent Work and Economic Growth</p> <p>Lokasi Seluruh Indonesia Location Throughout Indonesia</p> | <p>Stakeholders Bank Mandiri Stakeholders Bank Mandiri</p> <p>Periode September - Oktober 2021 Period September - October 2021</p> |
|---|--|





Sarana dan Prasarana Penunjang Kegiatan Atlit Paralympic Supporting Facilities and Infrastructure for Paralympic Athletes Activities

| | |
|---|---|
| Prioritas SDGs Tujuan 3 - Kesehatan yang Baik dan Kesejahteraan SDG Priority SDG 3 - Good Health and Well-Being | Stakeholders Bank Mandiri, Para Atlit Paralympic Stakeholders Bank Mandiri, Paralympic Athletes |
|---|---|

| | |
|--|--|
| Lokasi Provinsi DKI Jakarta Location Capital Special Region of Jakarta Province | Periode Oktober - Desember 2021 Period October - December 2021 |
|--|--|



Paket Sembako untuk para Menyandang Disabilitas Food Packages for People with Disabilities

| | |
|---|---|
| Prioritas SDGs Tujuan 2 – Mengakhiri Kelaparan SDG Priority SDG 2 – Zero Hunger | Stakeholders Bank Mandiri, Difabike, Difa Bergerak Stakeholders Bank Mandiri, Difabike, Difa Bergerak |
|---|---|

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|---|--|
| Lokasi Kota Yogyakarta Location Yogyakarta City | Periode Oktober 2021 Period October 2021 |
|---|--|



Sarana dan Prasarana Penunjang YPAC Jakarta Supporting Facilities and Infrastructure of YPAC Jakarta

| | |
|---|---|
| Prioritas SDGs Tujuan 3 - Kesehatan yang Baik dan Kesejahteraan SDG Priority SDG 3 - Good Health and Well-Being | Stakeholders Bank Mandiri, YPAC Jakarta Stakeholders Bank Mandiri, YPAC Jakarta |
|---|---|

| | |
|--|--|
| Lokasi Provinsi DKI Jakarta Location Capital Special Region of Jakarta Province | Periode Oktober - Desember 2021 Period October - December 2021 |
|--|--|



Beasiswa bagi Putra dan Putri TNI dan POLRI Scholarship for TNI and POLRI Son and Daughter

| | |
|---|---|
| Prioritas SDGs Tujuan 4 - Pendidikan Bermutu SDG Priority SDG 4 - Quality Education | Stakeholders Bank Mandiri, TNI, POLRI Stakeholders Bank Mandiri, TNI, POLRI |
|---|---|

| | |
|--|--|
| Lokasi Wilayah Jawa Location Java Region | Periode Oktober - Desember 2021 Period October - December 2021 |
|--|--|



Tanggap Bencana Alam Erupsi Gunung Semeru Emergency Response to Mount Semeru Eruption

Prioritas SDGs
Tujuan 13 – Mengambil Tindakan
Cepat Untuk Mengatasi
Perubahan Iklim dan Dampaknya
SDG Priority
SDG 13 – Climate Action

Stakeholders
Bank Mandiri, BNPB, Pemerintah
Daerah, Satgas Bencana BUMN
Stakeholders
Bank Mandiri, BNPB, Regional
Government, SOE Task Force

Lokasi
Kabupaten Lumajang
Location
Lumajang Regency

Periode
Desember 2021
Period
December 2021



Mandiri Edukasi 101 Mandiri Education 101

Prioritas SDGs
Tujuan 4 - Pendidikan Bermutu
SDG Priority
SDG 4 - Quality Education

Stakeholders
Bank Mandiri, PT Edukasi Satu Nol
Satu
Stakeholders
Bank Mandiri, PT Edukasi Satu Nol
Satu

Lokasi
Seluruh Indonesia
Location
Throughout Indonesia

Periode
2020-2021
Period
2020-2021



ECO Ranger ECO Ranger

Prioritas SDGs
Tujuan 13 – Penanganan Perubahan
Iklim
SDG Priority
SDG 13 – Climate Action

Stakeholders
Bank Mandiri, Greeneration
Foundation
Stakeholders
Bank Mandiri, Greeneration
Foundation

Lokasi
Banyuwangi
Location
Banyuwangi

Periode
2021-2022
Period
2021-2022



Indonesia Digital Tribe Indonesia Digital Tribe

Prioritas SDGs
Tujuan 4 - Pendidikan Bermutu
SDG Priority
SDG 4 - Quality Education

Stakeholders
Bank Mandiri, Narasi, ITDRI,
Kementerian BUMN
Stakeholders
Bank Mandiri, Narasi, ITDRI, Ministry
of SOE

Lokasi
Seluruh Indonesia
Location
Throughout Indonesia

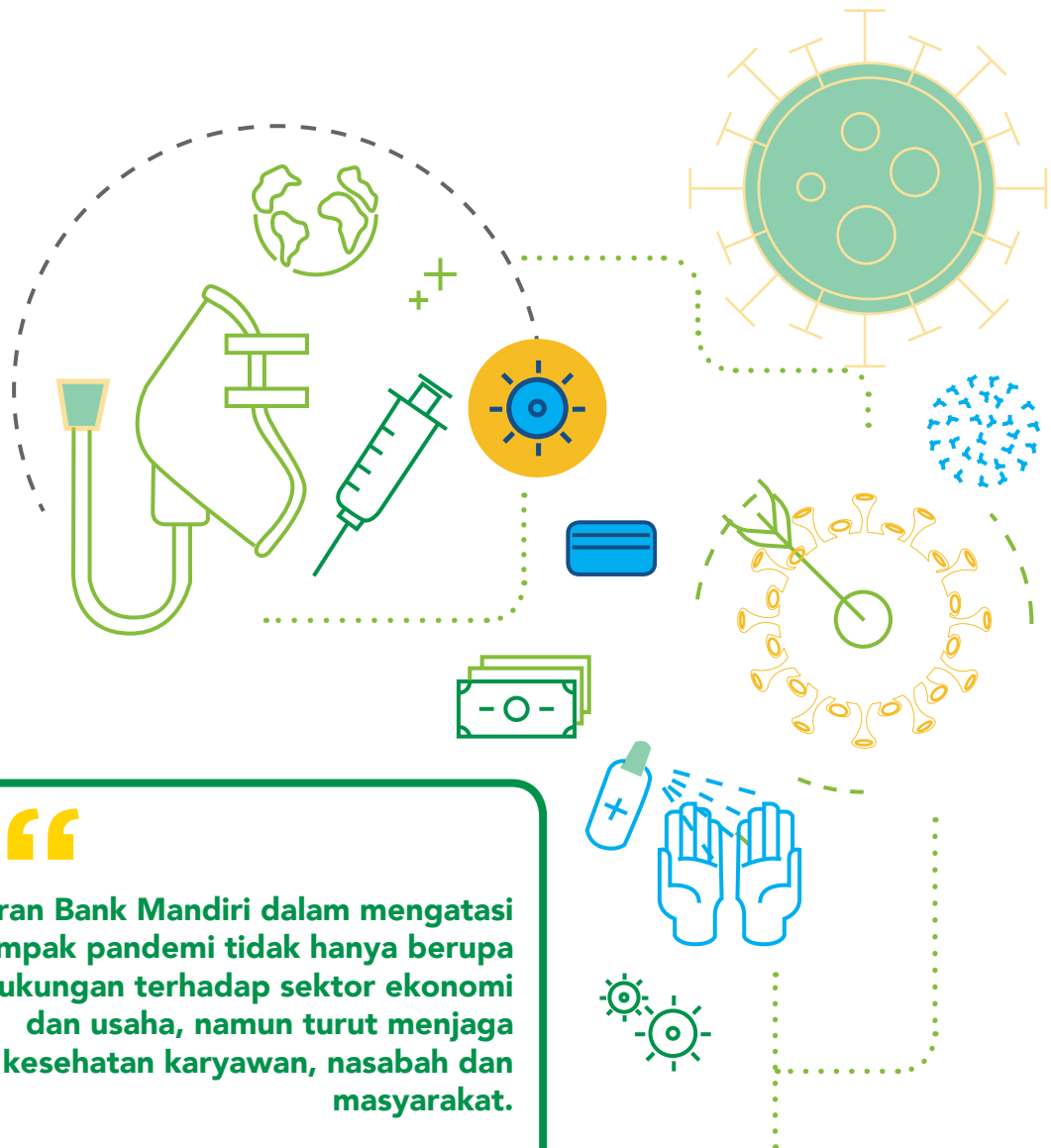
Periode
Desember 2021
Period
December 2021



02.

MENGELOLA DAMPAK PANDEMI MANAGING THE IMPACT OF THE PANDEMIC





“

Peran Bank Mandiri dalam mengatasi dampak pandemi tidak hanya berupa dukungan terhadap sektor ekonomi dan usaha, namun turut menjaga kesehatan karyawan, nasabah dan masyarakat.

Bank Mandiri is working to overcome the impact of the pandemic not only through our continual support for the economic and business sectors, but also by maintaining the health of our employees, customers, and the community.

”



Selama tahun 2021, Bank Mandiri telah melakukan berbagai upaya yang optimal untuk mendukung penanggulangan pandemi COVID-19 baik di Kantor Pusat, Kantor Wilayah, Kantor Luar Negeri, maupun entitas anak dengan tetap berpedoman pada peraturan Pemerintah. Adapun *action plan* yang dilakukan Bank Mandiri bertumpu pada 2 (dua) besaran strategi, yaitu pencegahan dan penanganan, dimana implementasinya dikoordinasikan melalui *Crisis Management Team* yang melibatkan beberapa Direktorat terkait langsung dengan operasional Bank Mandiri, seperti Direktorat Operation, Direktorat Human Capital, Direktorat Jaringan & Distribusi, Direktorat Teknologi & Informasi.

Untuk pencegahan paparan COVID-19 dari lingkungan luar ke kantor dan keluarga telah dilakukan inisiatif-inisiatif, sebagai berikut:

1. Membangun dan menerapkan program budaya #MandiriCUMA1 + 3M (Cuci tangan, pakai Masker, jaga jarak 1 meter, menghindari kerumunan, menghindari makan bersama, dan membatasi mobilitas).
2. Membentuk Covid Rangers untuk memastikan implementasi budaya #MandiriCUMA1 + 3M di lingkungan kantor Bank Mandiri berjalan dengan baik dan penuh disiplin.
3. Membentuk Tim Delta 1:4 untuk memastikan tersampainya informasi yang benar terkait COVID-19 dan dapat dipahami sepenuhnya baik oleh pegawai maupun keluarga, sehingga terbangun kesadaran Protokol Kesehatan hingga lingkungan keluarga.
4. Menerapkan strategi monitoring aktivitas pegawai pada saat *weekend* ataupun hari libur menggunakan survei.
5. Penerapan *split operations* pada beberapa lokasi kerja yang disesuaikan dengan ketentuan Protokol Kesehatan.
6. Pengaturan *occupancy* gedung sesuai dengan ketentuan terkini yang berlaku.
7. Pengaturan dan *monitoring* WFH-WFO pegawai menggunakan teknologi & *tools* yang sudah disiapkan dan disetujui oleh Mandiri.
8. Penyediaan sarana transportasi dan vitamin/suplemen khusus untuk pegawai *Working From Office/WFO* di beberapa titik lokasi area tempat tinggal pegawai.
9. Standarisasi pertemuan dengan nasabah dengan menerapkan protokol kesehatan yang ketat dan menghimbau untuk meminimalisir pertemuan fisik namun dengan mengoptimalkan secara virtual.
10. Pengaturan perjalanan ke luar kota mengikuti protokol kesehatan yang ditetapkan Pemerintah Pusat, Pemerintah Provinsi, Pemerintah Kabupaten/Kota dan Gugus Tugas COVID-19.
11. Pemberian Vaksinasi dosis lengkap secara gratis kepada seluruh pegawai termasuk anggota keluarga utama (orang tua dan anak) bekerja sama dengan Kementerian BUMN dan Lembaga lainnya.
12. Program Komunikasi via *Podcast* yang mengundang pembicara ahli dengan topik yang relevan dan Acara Dialog dengan BoD Bank Mandiri juga melibatkan keluarga pegawai.

During 2021, Bank Mandiri made a strong effort to support the handling of the COVID-19 pandemic at the Head Office, the Regional Offices, the Foreign Offices, and the subsidiaries while also adhering to the Government regulations. Our action plan has relied on the twin strategies of prevention and treatment as coordinated through the Crisis Management Team and involving several Directorates that are directly related to Bank Mandiri operations, including the Operations Directorate, the Human Capital Directorate, the Network & Distribution Directorate, and the Technology & Information Directorate.

To prevent staff exposure to COVID-19 spreading from the outside environment into the office and into family situations, the following measures have been set:

1. Establish and implement the #MandiriCUMA1 + 3M cultural program (wash hands, wear masks, keep a distance of 1 meter, avoid crowds, avoid eating with others, and restrict mobility).
2. Establish 'Covid Rangers' to ensure smooth implementation of the #MandiriCUMA1 + 3M cultural program in the Bank Mandiri office environment.
3. Form the 'Delta 1:4 Team' to ensure that the information related to COVID-19 is correct and is communicated in a way that can be fully understood by both the employees and their families so as to raise awareness about the need to comply with Health Protocols in the family environment.
4. Implement a strategy for monitoring employee activities on weekends or holidays using surveys.
5. Implement split operations at several work locations in accordance with the provisions of the Health Protocols.
6. Set building occupancy in accordance with the latest applicable provisions.
7. Establish and monitor WFH-WFO employees using technology & tools that have been prepared and approved by Mandiri.
8. Provision of transportation facilities and certain vitamins/supplements for Working from Office/WFO employees at several points in the employee's residence area.
9. Standardize the risk of physical contact with customers through the implementation of strict health protocols and recommendations to reduce all physical contact and increase virtual communications.
10. Establish out-of-town travel arrangements that adhere to the health protocols set by the Central Government, Provincial Government, Regency/Municipal Governments, and the COVID-19 Task Force.
11. Provide free full doses of vaccine to all employees including nuclear family members (Parents and Children) in collaboration with the Ministry of SOEs and other institutions.
12. Communication Program via *Podcast* inviting expert speakers on relevant topics and through the Dialogue Program with Bank Mandiri's BoD and by involving employees' families.

Dalam penanganan pegawai terkonfirmasi COVID-19, Bank Mandiri melakukan berbagai inisiatif mitigasi agar proses penanganan berjalan dengan baik. Inisiatif mitigasi tersebut berupa:

1. Peningkatan kapasitas *shelter* isolasi yaitu Klinik Siaga Kesehatan yang berlokasi di Jakarta yaitu Slipi dan Rempoa serta di beberapa wilayah Regional, bekerja sama dengan YPK, Cakra Medika dan Kimia Farma.
2. Memberikan pendampingan kepada pegawai yang terpapar COVID-19 (Konfirmasi Positif Bergejala dan Tidak Bergejala) dalam bentuk:
 - a. Penanganan melalui Manager Pendampingan Covid Ranger (MAPCOR) dan *Manager Shelter Covid Ranger* (MASCOR) terdiri dari perwakilan HC dan tim medis, untuk membantu pegawai mendapatkan layanan Rumah Sakit (RS).
 - b. Melakukan komunikasi rutin dalam memantau perkembangan kesehatan pegawai terpapar baik yang berada di Rumah Sakit maupun yang melakukan *self isolation*/karantina mandiri.
 - c. Menyediakan layanan konseling dengan menyiapkan psikolog yang bekerjasama dengan Lembaga Psikologi Universitas Indonesia.
3. Peningkatan sarana transportasi medis berupa 5 (lima) unit *Ambulance* yang siaga 24 jam untuk layanan pengantaran ke Rumah Sakit dan Kerjasama dengan Mandiri *Inhealth*, Pertamedika dan beberapa Rumah Sakit untuk membantu akses pegawai mendapatkan layanan kesehatan.
4. Menjaga ketersediaan kebutuhan tabung oksigen untuk membantu pegawai yang terinfeksi COVID-19 baik yang melakukan isolasi mandiri di rumah maupun di *shelter*.
5. Memantau dan menata ulang prosedur penanganan pasien.

Bank Mandiri juga turut berpartisipasi aktif dalam program vaksinasi pegawai yang dilakukan sejak April 2021. Hingga saat ini tingkat vaksinasi telah mencapai 99,75% dari total pegawai yang memenuhi persyaratan untuk mendapatkan vaksin. Sebagai upaya dalam mendukung program pemerintah untuk melakukan *tracing*, *tracking* dan *treatment*, Bank Mandiri mewajibkan setiap pengunjung melakukan scan QR Code melalui aplikasi PeduliLindungi dimana sampai dengan saat ini sudah diimplementasikan pada 21 gedung kantor pusat, 2.539 gedung area dan cabang, dan 1.693 gedung perusahaan anak.

Bank Mandiri juga berinisiatif membentuk COVID-Rangers, yaitu pegawai yang berfungsi sebagai *change agent* di unit kerja untuk melakukan sosialisasi peningkatan kedisiplinan protokol kesehatan termasuk *monitoring* implementasinya dan mengakselerasi perubahan pola pikir serta perilaku dalam penerapan Tatanan Kebiasaan Baru. Selain itu, untuk menjaga kapasitas ruangan/*occupancy rate*, dilakukan *split operations* di beberapa lokasi kerja, dan penerapan mekanisme *Work From Home* (WFH) sesuai dengan aturan pemerintah setempat.

When handling employees with confirmed COVID-19, Bank Mandiri carried out various mitigation initiatives and as a result, the handling process went well. The mitigation initiatives were in the form of:

1. Increasing the capacity of the isolation shelters, namely the Health Alert Clinic located in Slipi and Rempoa, Jakarta and in several regional areas, in collaboration with YPK, Cakra Medika and Kimia Farma.
2. Aiding Employees who tested positive COVID-19 (Symptomatic and Asymptomatic) in the form of:
 - a. Handling through the Covid Ranger Assistance Manager (MAPCOR) and the Covid Ranger Shelter Manager (MASCOR) consisting of HC representatives and a Medical Team to help employees receive Hospital (RS) services.
 - b. Carrying out routine communication in monitoring the health of employees exposed to COVID-19, both those in the hospital and those undergoing self-quarantine.
 - c. Providing counselling services by preparing psychologists in collaboration with the Institute of Psychology, University of Indonesia.
3. Improving medical transportation facilities by having 5 (five) Ambulance units on standby 24 hours for transport services to hospitals and collaborating with Mandiri *Inhealth*, Pertamedika and several hospitals to help employees access health services.
4. Maintaining the availability of oxygen cylinders to help employees who were exposed to COVID-19, both those who are undergoing self-quarantine at home or at the shelter.
5. Monitoring and rearranging patient handling procedures.

Bank Mandiri has also actively participated in the employee vaccination program since April 2021. To date, the vaccination rate has reached 99.75% of total employees who met the requirements to get the vaccine. In an effort to support the government's program to carry out tracing, tracking, and treatment, Bank Mandiri has required each visitor to scan a QR Code through the PeduliLindungi application, and this safety measure has been implemented in 21 head office buildings, 2,539 building areas and branch office buildings, and 1,693 subsidiary buildings.

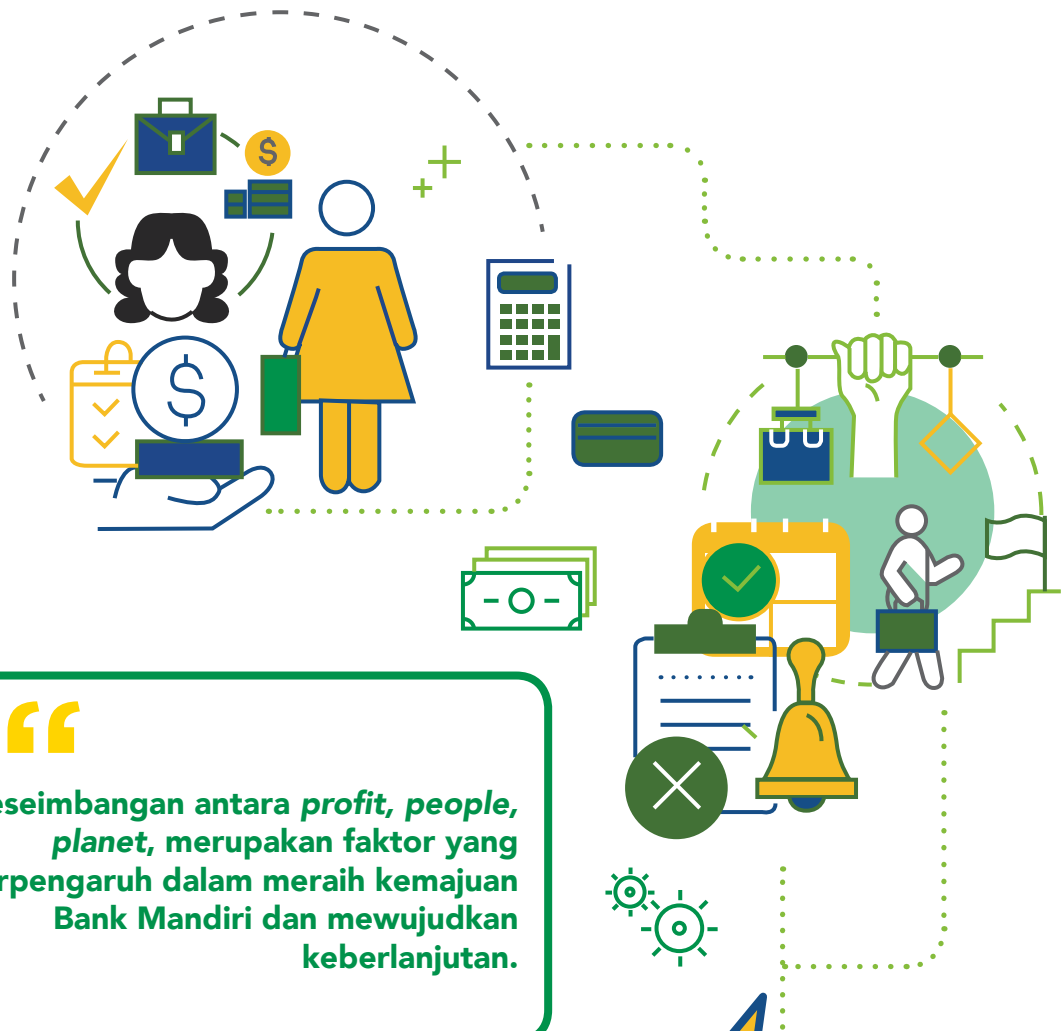
Bank Mandiri also took the initiative to establish the COVID-Rangers', namely some employees to function as agents of change in their work units and to disseminate information on improving health protocol compliance, including monitoring implementation of the safety measures and accelerating changes in the mindset and behaviour of the staff towards the 'Adaptation to New Habits'. In addition, to maintain the occupancy rate, split operations have been carried out in several work locations, and the Work From Home (WFH) mechanism has been implemented in all work units in accordance with local government regulations.

03.

MENINGKATKAN KUALITAS PENERAPAN KEUANGAN BERKELANJUTAN

IMPROVING THE QUALITY
OF SUSTAINABLE FINANCE
IMPLEMENTATION





“

Keseimbangan antara *profit, people, planet*, merupakan faktor yang berpengaruh dalam meraih kemajuan Bank Mandiri dan mewujudkan keberlanjutan.

The balance between profit, people, planet, is an influential factor in achieving Bank Mandiri's progress and accomplishing sustainability.

”



Bank Mandiri menjalankan usahanya berdasarkan prinsip keberlanjutan dan mendukung penuh penerapan keuangan berkelanjutan yang dicanangkan oleh Pemerintah. Selaras dengan peningkatan kinerja ekonomi (*profit*), Bank Mandiri mengupayakan peningkatan kesejahteraan masyarakat (*people*) dan kelestarian lingkungan (*planet*). Komitmen Bank Mandiri untuk meraih SDGs (Tujuan Pembangunan Berkelanjutan) diwujudkan dengan penerapan RAKB (Rencana Aksi Keuangan Berkelanjutan), sesuai dengan yang ditetapkan pemerintah melalui POJK No.51/POJK.03/2017. Bank Mandiri berkomitmen untuk mendukung keberlanjutan ekonomi, sosial dan lingkungan dalam membangun bangsa dan mendukung mitigasi perubahan iklim dunia.

Bank Mandiri runs its business based on the principle of sustainability and fully supports the implementation of sustainable finance launched by the Government. In line with increasing economic performance (*profit*), Bank Mandiri seeks to improve the welfare of the community (*people*) and environmental sustainability (*planet*). Bank Mandiri's commitment to achieving the SDGs (Sustainable Development Goals) is realized through the implementation of the RAKB (Sustainable Finance Action Plan), in accordance with the government's POJK No.51/POJK.03/2017. Bank Mandiri is committed to supporting economic, social and environmental sustainability in building the nation and supporting global climate change mitigation.

KEBIJAKAN KEBERLANJUTAN & KEUANGAN INKLUSIF SUSTAINABILITY & INCLUSIVE FINANCIAL POLICY

Bank Mandiri menyadari perannya yang sangat penting dalam menjaga kelestarian lingkungan dan kesejahteraan sosial, mengingat sebagai pengelola dana masyarakat, Bank Mandiri memiliki kesempatan dan tanggung jawab untuk menyeleksi penyaluran dana yang mendukung tujuan-tujuan keberlanjutan. Sesuai ketentuan Otoritas Jasa Keuangan (OJK), Bank Mandiri mengembangkan *sustainable finance* dalam:

1. Pencapaian keunggulan industri, sosial dan ekonomi dalam rangka mengurangi ancaman pemanasan global serta pencegahan terhadap permasalahan lingkungan hidup dan sosial lainnya.
2. Pergeseran target menuju ekonomi rendah karbon yang kompetitif.
3. Promosi investasi ramah lingkungan hidup di berbagai sektor usaha/ekonomi.
4. Pemberian dukungan pada prinsip pembangunan Indonesia 4P (*pro-growth, pro-jobs, pro poor, dan pro-environment*).

Kebijakan keberlanjutan BANK MANDIRI [OJK A.1]

Sejak awal pendiriannya, Bank Mandiri menjunjung tinggi nilai-nilai keberlanjutan. Kebijakan ini diwujudkan dalam tiga pilar utama yaitu:

Bank Mandiri realizes its very important role in preserving the environment and social welfare, considering that as a manager of public funds, Bank Mandiri has the opportunity and responsibility to select the distribution of funds that support sustainability goals. In accordance with the provisions of the Financial Services Authority (OJK), Bank Mandiri develops sustainable finance in:

1. Achievement of industrial, social and economic advantages in order to reduce the threat of global warming and prevent other environmental and social problems.
2. Shift targets towards a competitive low carbon economy.
3. Promotion of environmentally friendly investment in various business/economic sectors.
4. Providing support for Indonesia's 4P development principles (*pro-growth, pro-jobs, pro-poor, and pro-environment*).

BANK MANDIRI sustainability policy [OJK A.1]

Since established, Bank Mandiri has uphold the values of sustainability. This policy is embodied in three main pillars, namely:



Tiga pilar tersebut diwujudkan dalam enam inisiatif utama yang terkandung dalam pilar-pilar tersebut:

1. *Sustainable Banking*

Inisiatif 1 Penerapan aspek LST dan pengembangan kapabilitas internal pada lima sektor prioritas
Inisiatif 2 Pengembangan sustainability product

Bank Mandiri fokus dalam kegiatan pembiayaan berkelanjutan yang memperhatikan aspek Lingkungan, Sosial dan Tata Kelola (LST) melalui penerapan kebijakan terkait aspek LST pada proses pemberian kredit, pengembangan produk keuangan berkelanjutan, serta peningkatan kapabilitas pegawai. Implementasi *Sustainable Banking* dilakukan secara bertahap dengan fokus pada sektor prioritas yaitu sawit dan CPO, konstruksi, energi dan air, FMCG serta pertambangan logam. Adapun pengembangan produk berkelanjutan dilakukan baik pada segmen *wholesale* dan *retail*, seperti penerbitan *Sustainability Bond*, penyaluran kredit pembiayaan mobil listrik dan penyaluran kredit untuk pembelian solar panel pada segmen *consumer*. Kedepannya Bank Mandiri akan terus berupaya melakukan pengembangan produk dan peningkatan *portfolio* pembiayaan yang sejalan dengan prinsip berkelanjutan.

2. *Sustainable Operation*

Inisiatif 3 *Green Operation* (implementasi *green office*) dan *Green Campaign* (Internalisasi budaya ramah lingkungan)
Inisiatif 4 Inisiatif *Data Privacy and Security*

Bank Mandiri berkomitmen untuk melakukan kegiatan operasionalnya secara berkelanjutan dengan berbagai upaya seperti penghematan energi, daur ulang air, mengurangi penggunaan plastik dan kertas, serta implementasi *green office* yang dilakukan secara bertahap. Bank Mandiri juga berupaya membangun budaya ramah lingkungan pada seluruh Mandirian, dan melakukan transformasi budaya kerja (*green culture*).

3. *Sustainability CSR and Financial Inclusion*

Inisiatif 5 *Community Empowerment*
Inisiatif 6 *Financial Inclusion*

Bank Mandiri menerapkan konsep pembangunan berkelanjutan melalui pemberdayaan masyarakat dan lingkungan. Bank Mandiri membangun para pengusaha muda melalui program Wirausaha Muda Mandiri (WMM) dan mengembangkan Rumah Kreatif BUMN yang tersebar di seluruh Indonesia sebagai tempat pembinaan dan pelatihan UMKM. Di samping itu, Bank Mandiri menerapkan *branchless banking* untuk meluaskan akses kepada masyarakat yang membutuhkan. Upaya inklusi lainnya yaitu meluaskan kesempatan pada sektor prioritas Pemerintah, yaitu dalam sektor pertanian dan perikanan.

These three pillars are embodied in the six main initiatives contained in these pillars:

1. Sustainable Banking

Initiative 1 of ESG aspects and internal capability development in five priority sectors
Initiative 2 of product sustainability

Bank Mandiri focuses on sustainable financing activities that consider the Environmental, Social and Governance (ESG) aspects through the implementation of policies related to ESG aspects in the lending process, sustainable financial product development, and improving employee capabilities. The implementation of Sustainable Banking is carried out in stages with focus on priority sectors, namely palm oil and CPO, construction, energy and water, FMCG and metal mining. Meanwhile, sustainable product development is carried out in both the wholesale and retail segments, such as the issuance of Sustainability Bonds, credit distribution for electric car financing and credit distribution for the purchase of solar panels in the consumer segment. Going forward, Bank Mandiri will continue to strive to develop products and increase its financing portfolio in line with sustainable principles.

2. Sustainable Operation

Initiative 3 Green Operation (implementation of green office) and Green Campaign (Internalization of environmentally friendly culture)
Initiative 4 Data Privacy and Security

Bank Mandiri is committed to carrying out its operational activities in a sustainable manner with various efforts such as saving energy, recycling water, reducing the use of plastic and paper, as well as implementing a green office that is applied in stages. Bank Mandiri also seeks to build an environmentally friendly culture for all Mandirians, as well as to transform work culture (*green culture*).

3. Sustainability CSR and Financial Inclusion

Initiative 5 Community Empowerment
Initiative 6 Financial Inclusion

Bank Mandiri applies the concept of sustainable development through community and environmental empowerment. Bank Mandiri builds young entrepreneurs through the Mandiri Young Entrepreneur (WMM) program and develops BUMN Creative Houses throughout Indonesia as a place for coaching and training MSMEs. In addition, Bank Mandiri implements branchless banking to expand access to people in need. Another inclusion effort is to expand opportunities in the Government's priority sectors, namely in the agricultural and fishery sectors.



Selain (6) enam inisiatif utama yang telah disebutkan, Bank Mandiri juga memiliki inisiatif *enablers* terkait *governance* dalam monitoring dan pelaporan inisiatif dimaksud baik secara internal maupun eksternal, yaitu pengungkapan kepada publik. Dalam kaitannya dengan skor G-SIB, Bank Mandiri belum terdaftar dalam skor *Global Systematically Important Bank* (G-SIB). [FN-CB-550a.1]

Mengembangkan Budaya Keberlanjutan [OJK F.1]

Bank Mandiri menjadi bagian dari 8 (delapan) bank “*First Movers on Indonesia Sustainable Banking*” yang digagas oleh OJK pada tahun 2015. Sejak itu, Bank Mandiri berupaya mengembangkan budaya berkelanjutan dalam setiap aspek operasionalnya dan juga di antara para karyawan Bank Mandiri. Beberapa hal yang dikembangkan meliputi:

1. Kapabilitas terkait keuangan berkelanjutan.
2. Penyaluran pembiayaan berwawasan LST (Lingkungan, Sosial, Tata Kelola).
3. Membangun tata kelola yang baik (GCG) berdasarkan LST.
4. Pengelolaan *cyber security* (data privacy and IT security).

In addition to (6) the six main initiatives already mentioned, Bank Mandiri also has *enablers* initiatives related to *governance* in monitoring and reporting these initiatives both internally and externally, such as public disclosure. In relation to the G-SIB score, Bank Mandiri has not been listed in the *Global Systematically Important Bank* (G-SIB) score [FN-CB-550a.1]

Developing a Culture of Sustainability [OJK F.1]

Bank Mandiri became part of the 8 (eight) “*First Movers on Indonesia Sustainable Banking*” banks initiated by the OJK in 2015. Since then, Bank Mandiri has strived to develop a sustainable culture in every aspect of its operations and also among Bank Mandiri employees. Some of the things developed include:

1. Capability related to sustainable finance.
2. Distribution of financing with an ESG perspective (Environmental, Social, Governance).
3. Establish good governance (GCG) based on ESG.
4. Cyber security management (data privacy and IT security).



Langkah awal ini dituangkan dalam *Sustainable Finance Action Plan* (SFAP) pada tahun 2018 sesuai POJK No.51/POJK.03/2017 tentang "Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, Perusahaan Publik".

Komitmen yang kuat akan lebih memantapkan langkah pengembangan budaya keberlanjutan, baik di internal Bank Mandiri, maupun di antara lembaga keuangan di Indonesia, maka pada tanggal 31 Mei 2018, Bank Mandiri bersama bank perintis *sustainable bank* di Indonesia membentuk wadah komunikasi integrasi penerapan *sustainable finance* yaitu IKBI (Inisiatif Keuangan Berkelanjutan Indonesia). Pendirian IKBI yang didukung oleh OJK dan WWF (World Wide Fund) Indonesia ini bertujuan untuk mendukung penerapan keuangan berkelanjutan yang efektif dan inklusif. Diharapkan melalui IKBI, para anggotanya dapat membangun sinergi dan meraih peluang bisnis bersama guna mendukung tujuan pemerintah mencapai tujuan keberlanjutan (SDGs). Bank Mandiri berperan sebagai Pengurus Divisi Pendidikan, yang bertujuan membangun kemampuan bank dalam mengelola aspek LST pada keputusan-keputusan bisnisnya, di samping peningkatan porsi pembiayaan dalam bisnis berkelanjutan.

Secara internal, Bank Mandiri juga melakukan berbagai upaya untuk mengembangkan budaya keberlanjutan, seperti:

1. Melakukan sosialisasi tentang penerapan keuangan berkelanjutan kepada Dewan Komisaris, Direksi, Komite-komite, termasuk unit LST.
2. Mengadakan berbagai pelatihan pengembangan kapasitas pimpinan dan karyawan Bank Mandiri dalam topik keberlanjutan. Berbagai topik yang diangkat, meliputi pemahaman atas peraturan yang berlaku, isu-isu seputar LST, dan lainnya. Untuk pelatihan-pelatihan ini, Bank Mandiri mengundang tenaga ahli dari pihak eksternal, dan melakukan pelatihan internal. Pada tahun 2021, diadakan lima kelas pelatihan terkait LST, serta FGD (*Focus Group Discussion*) yang melibatkan pemangku kepentingan eksternal, regulator dan asosiasi.
3. Melakukan kampanye dan promosi terkait topik keberlanjutan di dalam internal perusahaan, seperti kampanye hemat energi, mematikan lampu saat jam istirahat, dan lainnya.
4. Mendorong aksi ramah lingkungan, berupa gerakan yang ditetapkan oleh manajemen pada seluruh unit untuk mengurangi penggunaan kertas, plastik, dan melakukan pemisahan sampah serta daur ulang.
5. Melakukan berbagai kampanye ramah lingkungan secara konsisten dan masif melalui media sosial, *WhatsApp Group*, *Reminder at Morning Briefing* (poster dan video edukasi).

Penanggung Jawab Penerapan Keuangan Berkelanjutan [OJK E.1]

Penerapan Keuangan Berkelanjutan diawasi dan dimonitor oleh Dewan Komisaris melalui Komite Pemantau Risiko, serta Dewan Direksi melalui Rapat Direksi, *Risk Management & Credit Policy Committee*, dan ESG Forum. Sedangkan pada

This initial step was outlined in the *Sustainable Finance Action Plan* (SFAP) in 2018 in accordance with POJK No.51/POJK.03/2017 concerning "Application of Sustainable Finance for Financial Service Institutions, Issuers, Public Companies".

A strong commitment will further strengthen the steps for developing a sustainability culture, both within Bank Mandiri and among financial institutions in Indonesia, so on May 31 2018, Bank Mandiri together with pioneering sustainable banks in Indonesia formed a communication forum for the integration of sustainable finance implementation, named IKBI. (Indonesian Sustainable Finance Initiative). The establishment of IKBI, which is supported by OJK and WWF (World Wide Fund) Indonesia, aims to support the implementation of effective and inclusive sustainable finance. It is hoped that through IKBI, its members can build synergies and seize business opportunities together to support the government's goals to achieve sustainability goals (SDGs). Bank Mandiri acts as the Management of the Education Division, which aims to build the bank's ability to manage ESG aspects of its business decisions, in addition to increasing the portion of financing in a sustainable business.

Internally, Bank Mandiri has also made various efforts to develop a culture of sustainability, such as:

1. Socializing the implementation of sustainable finance to the Board of Commissioners, Directors, Committees, including the ESG unit.
2. Conduct various trainings to develop the capacity of Bank Mandiri leaders and employees on the topic of sustainability. Various topics were raised, including understanding the applicable regulations, ESG issues, and others. For these trainings, Bank Mandiri invites experts from external parties, and conducts internal training. In 2021, five training classes related to ESG were held, as well as FGD (*Focus Group Discussion*) involving external stakeholders, regulators and associations.
3. Conducting campaigns and promotions related to sustainability topics within the company, such as energy saving campaigns, turning off lights during break time, and others.
4. Encouraging environmentally friendly actions, in the form of movements set by management in all units to reduce the use of paper, plastic, and perform waste separation and recycling.
5. Consistently and massively carry out various environmentally friendly campaigns through social media, *WhatsApp Group*, *Reminder at Morning Briefing* (educational posters and videos).

Responsible for the Implementation of Sustainable Finance [OJK E.1]

The implementation of Sustainable Finance is supervised and monitored by the Board of Commissioners through the Risk Monitoring Committee, and the Board of Directors through the Board of Directors Meeting, Risk Management



level teknis (*working group*), Bank Mandiri telah membentuk *ESG Related Unit* yang terdiri dari seluruh Unit Kerja yang terkait inisiatif ESG/LST di Bank Mandiri.

Setiap tahun, Rencana Aksi Keuangan Berkelanjutan (RAKB) disusun dan dimintakan persetujuan kepada Dewan Direksi dan Dewan Komisaris, sesuai ketentuan POJK 51/2017. Dalam pelaksanaannya, inisiatif RAKB dimonitor dan dilaporkan kepada *Risk Management and Credit Policy Committee* dan Komite Pemantau Risiko setiap triwulan. Adapun untuk pembahasan inisiatif RAKB dan ESG secara lebih detail dan komprehensif dibahas pada ESG Forum yang dihadiri oleh Direksi dan unit kerja terkait topik yang dibahas.

Tanggung jawab dari *ESG Related Unit* adalah sebagai berikut:

1. Merancang rencana aksi pada kebijakan pembiayaan dan investasi.
2. Melakukan pembaharuan dan meninjau kembali implementasi RAKB terkait aktivitas pengelolaan risiko ESG terkait dengan kegiatan perbankan dalam rangka meningkatkan ketahanan portfolio.
3. Memantau dan melaporkan kemajuan implementasi rencana aksi berdasarkan indikator-indikator yang telah ditentukan, seperti status perencanaan kapasitas, status proyek percontohan, persentase keberhasilan penyaringan nasabah, dan sebagainya.
4. Merencanakan dan mengkoordinasikan sesi pengembangan kapasitas yang diperlukan untuk perkembangan dan revisi kebijakan ESG.

& Credit Policy Committee, and the ESG Forum. Meanwhile, at the technical level (*working group*), Bank Mandiri has established an *ESG Related Unit* consisting of all Work Units related to ESG/LST initiatives at Bank Mandiri.

Every year, the Sustainable Finance Action Plan (RAKB) is prepared, and approval is requested from the Board of Directors and the Board of Commissioners, in accordance with the provisions of POJK 51/2017. In practice, the RAKB initiative is monitored and reported to the Risk Management and Credit Policy Committee and the Risk Monitoring Committee on a quarterly basis. As for the discussion of RAKB and ESG initiatives in more detail and comprehensively discussed at the ESG Forum which was attended by the Board of Directors and work units related to the topics discussed.

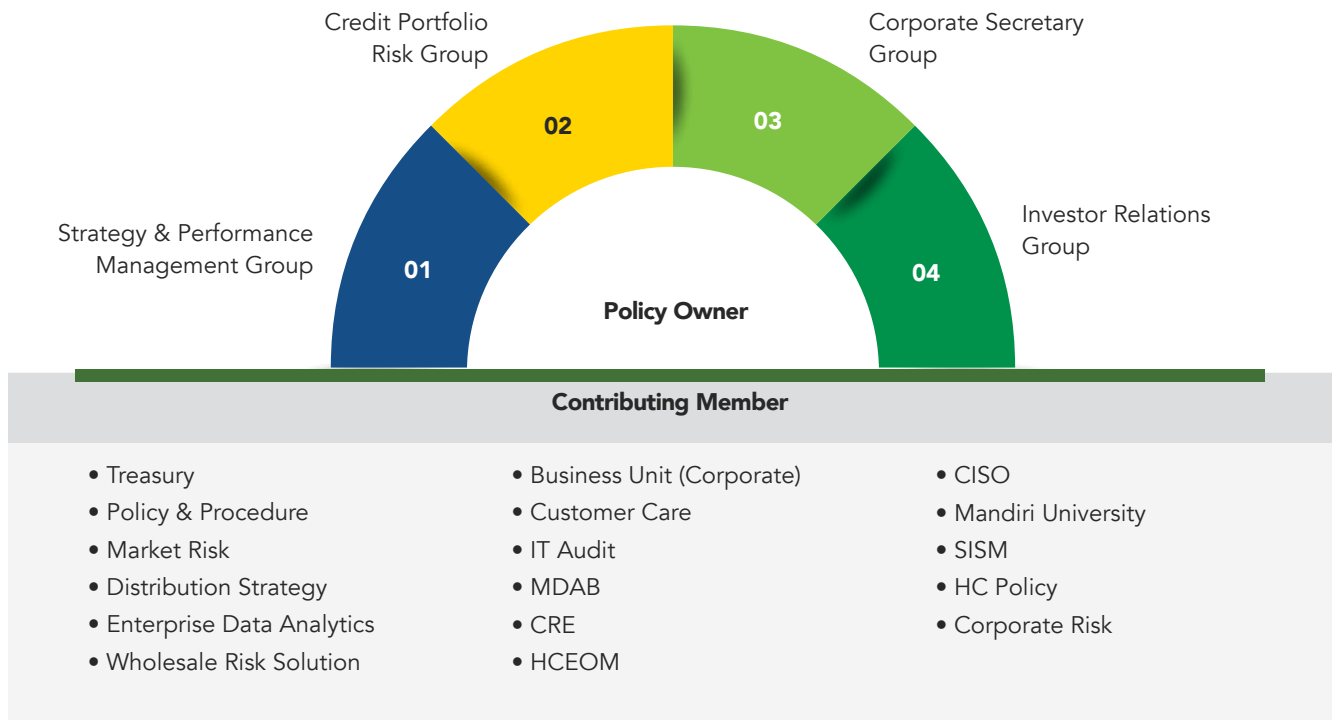
The responsibilities of the *ESG Related Unit* are as follows:

1. Designing action plans on financing and investment policies.
2. Renew and review the implementation of RAKB related to ESG risk management activities related to banking activities in order to increase portfolio resilience.
3. Monitor and report on the progress of the implementation of the action plan based on predetermined indicators, such as capacity planning status, pilot project status, percentage of customer screening success, and so on.
4. Plan and coordinate the necessary capacity building sessions for the development and revision of the ESG policy.



ESG Related Unit terdiri dari unit kerja/grup yang tergabung sebagai *Policy Owner* atau *Contributing Member* dengan komposisi:

ESG Related Units consist of work units/groups that are incorporated as *Policy Owners* or *Contributing Members* with the composition:



Dalam kesehariannya, unit tersebut melaksanakan minimal enam kali pertemuan *Working Group Senior Vice President Level* dengan topik pembahasan seputar *Roadmap RAKB, Monitoring Kinerja, Sustainability Reporting, ESG Rating, Produk Hijau, Penurunan Emisi, Renewable Energy, Kesetaraan Gender, Green Office*, dan Isu ESG Terkini.

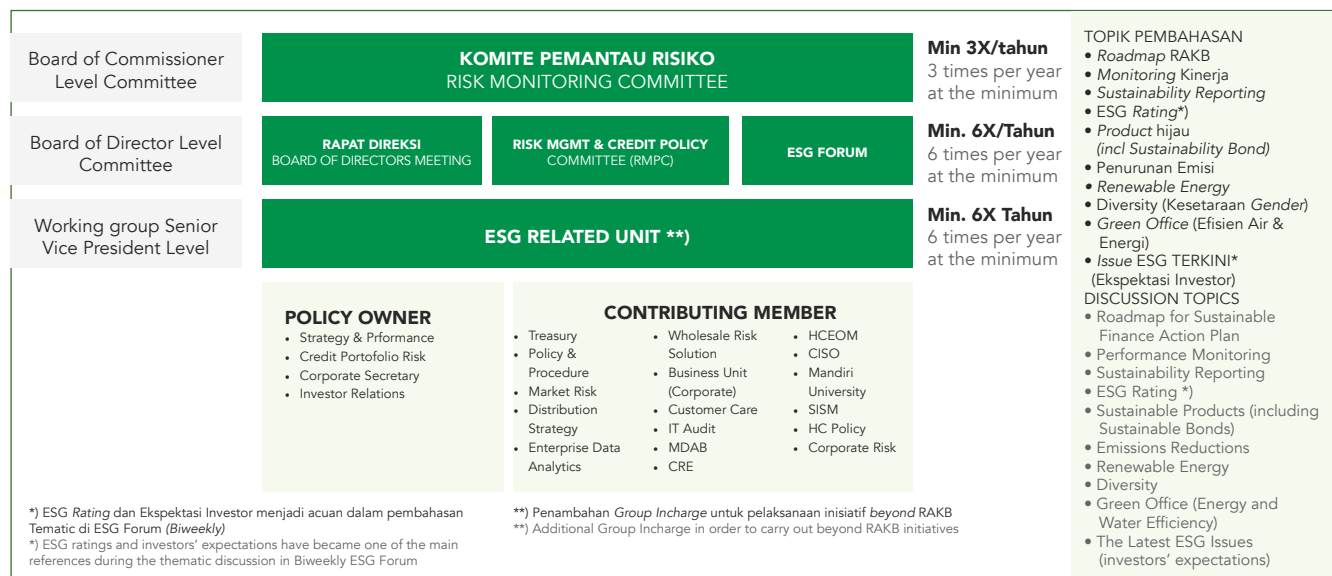
On a daily basis, the unit holds a minimum of six Senior Vice President Level Working Group meetings with topics of discussion regarding the RAKB Roadmap, Performance Monitoring, Sustainability Reporting, ESG Rating, Green Products, Emission Reduction, Renewable Energy, Gender Equality, Green Office, and Recent ESG Issues.

Unit tersebut diawasi langsung oleh Direksi dan Dewan Komisaris melalui *monitoring* secara intensif. *Monitoring* oleh Dewan Komisaris dilakukan minimal tiga kali setahun melalui Komite Pemantau Risiko. Sementara itu, *monitoring* oleh Direksi dilakukan melalui Rapat Direksi, *Risk Management and Credit Policy Committee (RMPC)* dan ESG Forum minimal enam kali setahun.

The unit is directly supervised by the Board of Directors and the Board of Commissioners through intensive monitoring. Monitoring by the Board of Commissioners is carried out at least three times a year through the Risk Monitoring Committee. Meanwhile, monitoring by the Board of Directors is carried out through Board of Directors Meetings, Risk Management and Credit Policy Committee (RMPC) and the ESG Forum at least six times a year.



Struktur Tata Kelola ESG Bank Mandiri Bank Mandiri ESG Governance Structure



Tantangan dan Kesempatan dalam Inisiatif Keuangan Berkelanjutan [OJK E.5]

Penerapan prinsip keuangan berkelanjutan tentunya memiliki tantangan-tantangan tertentu, seperti adanya nasabah yang kurang memahami isu-isu LST (lingkungan, sosial, tata kelola) dalam usahanya. Selain itu, ada pula nasabah yang belum mendapatkan sertifikasi ISPO walaupun telah berupaya mendaftarkan perusahaannya, akibat terkendala oleh pandemi. Keterbatasan sidang ISPO membuat proses sertifikasi memakan waktu yang cukup lama.

Tantangan lainnya adalah, belum ada aturan yang jelas terkait pemberian standar audit lingkungan maupun sosial kepada debitur dalam implementasi portofolio produk hijau. Untuk itu, Bank Mandiri melakukan analisa komprehensif 5C (*character, capacity, capital, collateral, condition*) yang diatur dalam Standar Prosedur Kredit (SPK). Selain itu, Bank Mandiri menetapkan syarat bahwa dalam setiap analisa kredit calon debitur wajib menyerahkan perizinan yang dibutuhkan, antara lain dokumen IPAL atau UKL/UPL.

Bank Mandiri terus melakukan identifikasi dan evaluasi atas berbagai tantangan dalam penerapan keuangan berkelanjutan, serta menetapkan langkah mitigasi yang dibutuhkan untuk meminimalkan kendala. Tantangan dan langkah-langkah mitigasi dievaluasi dan diperbaharui dalam penyusunan RAKB 2021-2025.

Challenges and Opportunities in Sustainable Finance Initiatives [OJK E.5]

The application of sustainable finance principles certainly has certain challenges, such as the presence of customers who do not understand ESG issues (environmental, social, governance) in their business. In addition, there are also customers who have not received ISPO certification even though they have tried to register their companies, due to being constrained by the pandemic. The limitations of the ISPO trial make the certification process take a long time.

Another challenge is that there are no clear rules regarding the provision of environmental and social audit standards to debtors in implementing a green product portfolio. To that end, Bank Mandiri conducted a comprehensive analysis of the 5Cs (*character, capacity, capital, collateral, condition*) as stipulated in the Standard Credit Procedures (SPK). In addition, Bank Mandiri stipulates that in each credit analysis, prospective debtors must submit the required permits, including IPAL or UKL/UPL documents.

Bank Mandiri continues to identify and evaluate various challenges in implementing sustainable finance, as well as determining the necessary mitigation measures to minimize obstacles. Challenges and mitigation measures are evaluated and updated in the preparation of the 2021-2025 RAKB.

Kebijakan Terkait Kriteria Sosial dan Lingkungan [FS1] [GRI 102-11] [FN-CB-550a.2]

Dalam rangka memastikan implementasi Keuangan Berkelanjutan berjalan dengan baik, maka Bank Mandiri melakukan identifikasi dan perbaikan kebijakan yang selaras dengan LST (Lingkungan Sosial dan Tata Kelola) untuk pilar *Sustainable Banking*, *Sustainable Operation* dan *Sustainable CSR* dengan penjelasan berikut:

1. Kebijakan LST Pilar *Sustainable Banking*

Kebijakan Bank Mandiri terkait sosial dan lingkungan diwujudkan dengan komitmen untuk lebih selektif dan berhati-hati dalam pemberian pinjaman. Hal ini dilakukan dengan cara menghindari pemberian kredit untuk proyek atau usaha yang membahayakan lingkungan.

Dalam tahun pelaporan, Bank Mandiri melakukan pembiayaan terhadap berbagai usaha yang bersifat KKUB (Kategori Kegiatan Usaha Berkelanjutan). Sampai dengan Desember 2021, total pembiayaan pada sektor tersebut mencapai Rp205 triliun atau 24,8% dari total kredit Bank Mandiri.

Secara konsisten, Bank Mandiri memastikan bahwa kebijakan pembiayaan telah memperhatikan aspek LST sesuai peraturan perundangan yang berlaku. Untuk itu, Bank Mandiri telah menyusun dan melakukan review secara berkala terhadap berbagai kebijakan internal, baik pada level Kebijakan Perkreditan, Standar Prosedur Kredit, maupun Petunjuk Teknis terkait proses perkreditan.

Pada level Kebijakan Perkreditan dan Standar Prosedur Kredit, secara umum diatur bahwa Bank Mandiri menghindari kredit yang tidak sesuai dengan ketentuan hukum yang berlaku, pembiayaan kepada proyek atau usaha yang secara nyata membahayakan lingkungan, wilayah yang dilindungi seperti Situs Warisan Dunia (UNESCO *World Heritage Site*), serta pemenuhan Analisis Mengenai Dampak Lingkungan Hidup (AMDAL) dan Upaya Pengelolaan Lingkungan Hidup – Upaya Pemantauan Lingkungan Hidup (UKL-UPL).

Pada level Petunjuk Teknis, terdapat *industry acceptance criteria* yang secara lebih spesifik mengatur aspek LST yang harus diperhatikan dalam proses seleksi debitur pada tiap sektor industri, antara lain:

- a. Untuk sektor sawit dan CPO, Bank Mandiri memperhatikan pemenuhan sertifikasi ISPO atau minimal bukti pendaftaran ISPO berupa tanda terima dari LSI (Lembaga Sertifikasi ISPO), kebijakan

Policies Related to Social and Environmental Criteria [FS1] [GRI 102-11] [FN-CB-550a.2]

In order to ensure the implementation of Sustainable Finance goes well, Bank Mandiri identifies and improves policies that are in line with ESG (Social Environment and Governance) for the pillars of Sustainable Banking, Sustainable Operation and Sustainable CSR with the following explanation:

1. Sustainable Banking Pillar ESG Policy

Bank Mandiri's social and environmental policies are realized by a commitment to be more selective and prudent in lending. This is done by avoiding giving credit to projects or businesses that harm the environment.

In the reporting year, Bank Mandiri carried out financing for various businesses that were included in the Category of Sustainable Business Activities (KKUB). As of December 2021, total financing in this sector has reached Rp205 trillion or 24.8% of Bank Mandiri's total loans.

Consistently, Bank Mandiri ensures that financing policies have considered ESG aspects in accordance with applicable laws and regulations. To that end, Bank Mandiri has compiled and conducted periodic reviews of various internal policies, both at the level of Credit Policy, Standard Credit Procedures, and Technical Guidelines related to the credit process.

At the level of Credit Policy and Standard Credit Procedures, it is generally regulated that Bank Mandiri avoids loans that are not in accordance with applicable legal provisions, financing for projects or businesses that seriously endanger the environment, protected areas such as World Heritage Sites (UNESCO World Heritage Sites), as well as the fulfillment of Environmental Impact Analysis (AMDAL) and Environmental Management Efforts - Environmental Monitoring Efforts (UKL-UPL).

At the Technical Guidelines level, there are industry acceptance criteria that more specifically regulate ESG aspects that must be considered in the debtor selection process in each industrial sector, including:

- a. For the palm oil and CPO sectors, Bank Mandiri pays attention to the fulfillment of ISPO certification or at least proof of ISPO registration in the form of a receipt from the LSI (ISPO Certification Institute),



lingkungan dan ketenagakerjaan (termasuk K3), SOP pencegahan dan penanganan kebakaran lahan sesuai standar yang berlaku, kebijakan terkait tanpa deforestasi, tanpa eksploitasi (NDPE), serta Instalasi Pengolahan Limbah (IPL).

- b. Untuk sektor energi, khususnya pembiayaan pembangunan PLTU baru, mempertimbangkan kesesuaian jangka waktu pembiayaan dengan rencana dan aturan pemerintah yang berlaku, serta memperhatikan kebijakan terkait lingkungan (emisi karbon, *coal ash*, pengelolaan air dan limbah) serta ketenagakerjaan.
- c. Memperhatikan aspek sosial sesuai standar dan peraturan yang berlaku, antara lain pemenuhan sertifikasi manajemen lingkungan seperti ISO 14001 maupun sertifikasi manajemen K3 (Kesehatan dan Keselamatan Kerja) seperti OHSAS 18001 atau dokumen sejenis lainnya.

Bagi debitur yang belum dapat memenuhi syarat yang ditetapkan, terdapat mekanisme *monitoring* dan penyusunan *action plan* dalam rangka peningkatan aspek LST.

2. Kebijakan LST Pilar *Sustainable Operation*

Kebijakan LST Bank Mandiri terkait *green operational* dan keuangan berkelanjutan, diwujudkan berupa:

- a. SPO Pengelolaan Aset Tetap Tidak Bergerak (ATTB) Edisi 2 yang berlaku tanggal 30 Juli 2021 yang memasukkan klausul "Pembangunan ATTB dapat mempertimbangkan konsep bangunan ramah lingkungan dengan memperhatikan beberapa faktor efisiensi seperti efisiensi desain pengembangan lahan dan struktur, efisiensi energi, efisiensi air, efisiensi material, dan kesehatan dan kenyamanan dalam ruangan";
- b. SPO Manajemen Data, PTO Penyediaan Data Kepada Pihak Internal dan Eksternal, serta PTO *Data Loss Prevention* yang setiap tahunnya di-review minimal 1x dalam rangka menjaga kerahasiaan data di era digitalisasi perbankan dan meminimalisir *disruptive technology*;
- c. Penyesuaian/Revisi MSMPG (*Mandiri Subsidiary Management Principle Guideline*) yang didalamnya mengatur terkait manajemen dan pengelolaan data antara Bank Mandiri dengan Perusahaan Anak.

environmental and labor policies (including K3), SOPs for preventing and handling land fires according to applicable standards, related policies no deforestation, no exploitation (NDPE), and Waste Treatment Plant (IPL).

- b. For the energy sector, in particular the financing for the construction of new PLTUs, consider the compatibility of the financing period with applicable government plans and regulations, and pay attention to policies related to the environment (carbon emissions, coal ash, water and waste management) and employment.
- c. Paying attention to social aspects according to applicable standards and regulations, including the fulfillment of environmental management certifications such as ISO 14001 and OHS management certification (Occupational Health and Safety) such as OHSAS 18001 or other similar documents.

For debtors who have not been able to meet the stipulated requirements, there is a monitoring mechanism and preparation of an action plan in order to improve ESG aspects.

2. ESG Policy Pillar of Sustainable Operation

Bank Mandiri's ESG policies related to green operations and sustainable finance are realized in the form of:

- a. SPO for the Management of Immovable Fixed Assets (ATTB) Edition 2 which is effective on July 30, 2021 which includes the clause "The development of ATTB can consider the concept of environmentally friendly buildings by taking into account several efficiency factors such as efficiency of land and structure development design, energy efficiency, water efficiency, efficiency materials, and indoor health and comfort";
- b. Data Management SPO, Data Provision PTO to Internal and External Parties, as well as Data Loss Prevention PTO which are reviewed at least 1x annually in order to maintain data confidentiality in the era of banking digitalization and minimize disruptive technology;
- c. Adjustment/Revision of the MSMPG (*Mandiri Subsidiary Management Principle Guideline*) which regulates the management and management of data between Bank Mandiri and Subsidiaries.



3. Kebijakan LST Pilar *Sustainable CSR* dan *Financial Inclusion*

Kebijakan LST Bank Mandiri terkait *Sustainable CSR* dan *Financial Inclusion*, diwujudkan berupa:

- a. Standar Prosedur *Corporate Secretary* Tahun 2018 (Revisi Juli 21) dan Standar Prosedur Operasional *Procurement* Tahun 2019 (Revisi September 20) dalam rangka memastikan agar dana CSR yang disalurkan digunakan tepat sasaran dan tidak disalahgunakan;
- b. PTO Keagenan *Branchless Banking* dan Manual Produk dan PTO penyaluran KUR dalam rangka memastikan inklusi keuangan melalui *branchless banking* dan penyaluran KUR berjalan dengan baik.

Prosedur Pemeriksaan Risiko Lingkungan dan Sosial [FS2] [FN-CB-410a.2] [FN-CB-550a.2]

Bank Mandiri menetapkan prinsip kehati-hatian dalam setiap pembiayaan. Bila ditemukan perusahaan yang belum memenuhi persyaratan minimum yang ditetapkan, maka Bank Mandiri akan berdiskusi dengan nasabah untuk menetapkan rencana aksi, guna memenuhi persyaratan dalam jangka waktu yang disepakati. Bank Mandiri juga menetapkan daftar pengecualian (*exclusion list*) bagi calon nasabah yang memiliki risiko keberlanjutan yang tinggi, yang tidak dapat ditoleransi oleh bank. [GRI 102-11]

Setelah calon nasabah lolos dalam pemenuhan syarat-syarat terkait risiko lingkungan dan sosial yang ditetapkan, rencana pengajuan kredit diperiksa secara teliti oleh Komite Rekomendasi, untuk kemudian diajukan kepada Komite

3. ESG Policy Pillar of *Sustainable CSR* and *Financial Inclusion*

Bank Mandiri's ESG policies related to *Sustainable CSR* and *Financial Inclusion* are realized in the form of:

- a. Standard Procedures for *Corporate Secretary* 2018 (Revised July 21) and Standard Operating Procedures for *Procurement* Year 2019 (Revised September 20) in order to ensure that the distributed CSR funds are used on target and not misused;
- b. *Branchless Banking Agency* PTO and Product Manual and KUR distribution PTO in order to ensure financial inclusion through *branchless banking* and KUR distribution runs well.

Environmental and Social Risk Examination Procedure [FS2] [FN-CB-410a.2] [FN-CB-550a.2]

Bank Mandiri establishes the principle of prudence in every financing. If a company is found that has not met the minimum requirements set, Bank Mandiri will discuss with the customer to establish an action plan, to meet the requirements within the agreed timeframe. Bank Mandiri has also established an exclusion list for potential customers who have a high sustainability risk, which the bank cannot tolerate. [GRI 102-11]

After the prospective customer has passed the requirements related to environmental and social risks, the credit application plan is carefully examined by the Recommendation Committee, then submitted to the Credit Committee. If the



Kredit. Bila kredit telah disetujui, maka Bank Mandiri akan meninjau kemajuan proyek sesuai dengan *action plan* yang telah ditentukan, sambil melakukan *review* berdasarkan masukan dari pihak eksternal, seperti auditor.

Pemantauan Implementasi dan Kepatuhan Aturan Lingkungan dan Sosial

[FS3] [FN-CB-410a.2]

Pada tahun pelaporan, Bank Mandiri melakukan *interview* terkait praktik LST debitur pada dua debitur di sektor Sawit dan CPO. Pembatasan akibat pandemi menyebabkan Bank Mandiri tidak dapat melakukan pengecekan ke lapangan (lokasi usaha debitur). Namun demikian, Bank Mandiri memeriksa pemenuhan *mandatory criteria* dari debitur, seperti pemenuhan ISPO. Selain itu, Bank Mandiri juga melakukan penilaian LST pada empat debitur di sektor konstruksi dan dua debitur pada sektor energi dan air.

Apabila dalam proses pemeriksaan terdapat debitur yang belum memenuhi persyaratan, maka Bank Mandiri akan melakukan *action plan* berikut ini:

1. Melakukan edukasi dan koordinasi kepada debitur agar secara bertahap dapat memenuhi persyaratan.
2. Mensyaratkan debitur untuk menyerahkan *action plan* serta *timeline* pemenuhan.
3. Melakukan *site visit* ke lokasi usaha debitur, dalam rangka pemantauan.

Secara berkala, Bank Mandiri juga melakukan *review* terhadap:

1. Strategi manajemen portofolio kredit, dalam bentuk *Loan Portfolio Guideline*, yang memeriksa klasifikasi kredit, arah pertumbuhan, alokasi *limit* dan *industry*.

credit has been approved, then Bank Mandiri will review the progress of the project in accordance with the action plan that has been determined, while conducting a review based on input from external parties, such as auditors.

Monitoring the Implementation and Compliance of Environmental and Social Regulations

[FS3] [FN-CB-410a.2]

In the reporting year, Bank Mandiri conducted interviews regarding ESG debtor practices with two debtors in the palm oil and CPO sectors. Restrictions due to the pandemic have prevented Bank Mandiri from conducting field checks (debtor's business location). However, Bank Mandiri checks the fulfillment of the debtor's mandatory criteria, such as the fulfillment of ISPO. In addition, Bank Mandiri also conducted an ESG assessment on four debtors in the construction sector and two debtors in the energy and water sectors.

If during the inspection process there are debtors who do not meet the requirements, Bank Mandiri will carry out the following action plan:

1. Provide education and coordination to debtors so that they can gradually meet the requirements.
2. Require debtors to submit action plans and timelines for fulfillment.
3. Conduct site visits to the debtor's business location, for monitoring purposes.

Periodically, Bank Mandiri also reviews:

1. Credit portfolio management strategy, in the form of *Loan Portfolio Guideline*, which examines credit classification, growth direction, limit allocation and industry acceptance criteria in each industrial sector.



2. Strategi manajemen portofolio, dalam bentuk *Portfolio Guideline* yang meliputi arahan terkait klasifikasi sektor, arah pertumbuhan kredit, dan alokasi *limit* pada setiap sektor. Hal ini dilakukan dengan mempertimbangan berbagai faktor seperti *outlook* sektoral, kualitas portofolio, dan risiko pada setiap industri.
3. Kinerja portofolio sektoral, dengan menggunakan *sensitivity analysis* yang hasilnya disampaikan pada forum direksi dan digunakan sebagai pedoman dalam pengambilan keputusan bisnis internal.

Bank Mandiri mendorong para debitur untuk memiliki sertifikasi yang dibutuhkan. Debitur perkebunan kelapa sawit dan CPO diwajibkan memiliki atau mendaftarkan perusahaannya untuk mendapatkan sertifikasi ISPO (*Indonesian Sustainable Palm Oil*) dan/atau RSPO (*Roundtable on Sustainable Palm Oil*). Pada tahun pelaporan, terdapat 88% dari debitur perkebunan kelapa sawit dan CPO di segmen *wholesale* yang telah memperoleh atau dalam proses sertifikasi ISPO. Di samping itu, seluruh debitur (100%) telah memenuhi persyaratan AMDAL, dan terdapat debitur yang memperoleh predikat PROPER Biru, Hijau, atau Emas pada tahun 2021.

Interaksi dengan Klien Terkait Risiko dan Kesempatan Sosial-Lingkungan [FS5]

Bank Mandiri menyadari bahwa komunikasi dan interaksi dengan para nasabah merupakan kunci penting dalam penerapan inisiatif keuangan berkelanjutan. Untuk itu, Bank Mandiri mengadakan pertemuan-pertemuan, baik secara *online* maupun tatap muka, untuk meningkatkan pemahaman nasabah terhadap kebijakan keberlanjutan. Hal ini merupakan upaya mendorong nasabah untuk pemenuhan prinsip-prinsip keberlanjutan dalam usahanya. Bank Mandiri melakukan interaksi seperti:

1. Melakukan wawancara nasabah untuk menilai kesiapan mereka terhadap kebijakan yang ditetapkan oleh Bank Mandiri.
2. Melakukan *workshop* tahunan paling sedikit dua kali setahun dengan narasumber baik dari debitur, maupun pihak eksternal, yang melibatkan pegawai internal Bank Mandiri baik dari *Business Unit*, *Risk Unit*, *Strategy Unit* dan *unit LST* terkait lainnya.
3. Melakukan tinjauan internal terhadap masukan dari nasabah. Masukan-masukan ini berguna untuk mengevaluasi kebijakan tersebut dan memastikan bahwa kebijakan sesuai dengan peraturan pemerintah yang berlaku.

2. Portfolio management strategy, in the form of a *Portfolio Guideline* which includes directions related to sector classification, direction of credit growth, and limit allocation for each sector. This is done by considering various factors such as sectoral outlook, portfolio quality, and risk in each industry.
3. Sectoral portfolio performance, using sensitivity analysis, the results of which are presented to the board of directors forum and used as a guide in making internal business decisions.

Bank Mandiri encourages debtors to have the required certification. Oil palm and CPO plantation debtors are required to own or register their company to obtain ISPO (*Indonesian Sustainable Palm Oil*) and/or RSPO (*Roundtable on Sustainable Palm Oil*) certification. In the reporting year, there were 88% of debtors of oil palm and CPO plantations in the wholesale segment who have obtained or are in the process of ISPO certification. In addition, all debtors (100%) have complied with the AMDAL requirements, and there are debtors who obtained the Blue, Green, or Gold PROPER predicate in 2021.

Interaction with Clients Regarding Socio-Environmental Risks and Opportunities [FS5]

Bank Mandiri realizes that communication and interaction with customers is an important key in implementing sustainable finance initiatives. To that end, Bank Mandiri holds meetings, both online and face-to-face, to increase customer understanding of sustainability policies. This is an effort to encourage customers to fulfill the principles of sustainability in their business. Bank Mandiri performs interactions such as:

1. Conduct customer interviews to assess their readiness for the policies set by Bank Mandiri.
2. Conduct annual workshops at least twice a year with resource persons from debtors and external parties, involving Bank Mandiri internal employees from the Business Unit, Risk Unit, Strategy Unit and other ESG units.
3. Conduct an internal review of input from customers. These inputs are useful for evaluating the policy and ensuring that the policy complies with applicable government regulations.



Presentase Aset Melalui Pemeriksaan Lingkungan dan Sosial

[FS11] [FN-CB-410a.2] [FN-CB-550a.2]

Bank Mandiri melakukan *positive screening* atas perusahaan/calon debitur berdasarkan kontribusi positif mereka terhadap lingkungan dan sosial. Perusahaan-perusahaan tersebut wajib memenuhi kriteria minimum untuk bisa memperoleh layanan pendanaan. Kami juga menerapkan *negative screening*, yaitu menolak calon debitur yang memiliki risiko lingkungan dan sosial. Kriteria penyaringan positif dan negatif dijabarkan pada kebijakan pemberian kredit pada halaman 61 [FS1] dan kriteria kredit berisiko dalam bagian Manajemen Risiko pada halaman 87. Dasar hukum dari penyaringan ini juga tertulis di dalam bagian tersebut, contohnya AMDAL, dan peraturan lingkungan serta sosial lainnya seperti yang diwajibkan oleh pemerintah. Seluruh (100%) debitur melalui proses *screening* tersebut.

KINERJA BANK MANDIRI BANK MANDIRI PERFORMANCE

Ketidakpastian perekonomian masih menghantui Indonesia selama 2021. Ekonomi sempat jatuh bangun karena terjadinya gelombang kedua COVID-19 pada Juni 2021. Optimisme sejumlah pihak sempat tertahan disebabkan adanya pembatasan mobilitas ketat untuk memitigasi transmisi virus COVID-19 yang sempat meningkat tajam hingga 55.000 orang positif per hari.

Akan tetapi, Pemerintah Indonesia terus berupaya semaksimal mungkin mencari jalan keluar optimal untuk menangani pandemi COVID-19 yakni dengan strategi mempertahankan keseimbangan antara penanganan COVID-19 dan pemulihan ekonomi nasional. Seiring berjalannya waktu, strategi ini terbukti memperoleh hasil relatif baik bersamaan dengan berangsur pulihnya perekonomian global.

Pemulihan ekonomi pada negara yang menjadi mitra dagang Indonesia mendorong bertambahnya permintaan ekspor. Terjadi pertumbuhan ekonomi pada triwulan kedua sebesar 7,07% (yoy), pertumbuhan tertinggi dalam 16 tahun terakhir. Angka pertumbuhan ini lebih tinggi dibandingkan dengan beberapa negara seperti Vietnam (6,6%), Korea Selatan (5,9%), dan Arab Saudi (1,5%). Diproyeksikan pertumbuhan ekonomi akan terus berlangsung pada angka 3,7%-4,5% pada akhir 2021 dan 5,2% pada tahun 2022 sejalan dengan ekspektasi pemulihan ekonomi global.

Dari sisi perbankan nasional, kredit tumbuh sebesar 5,2% YoY, DPK yang tumbuh sebesar 12,2% YoY dengan LDR sebesar 78,1%. Pada periode ini, kinerja kredit dan DPK Bank Mandiri mampu tumbuh lebih tinggi dibandingkan

Percentage of Assets Through Environmental and Social Examination

[FS11] [FN-CB-410a.2] [FN-CB-550a.2]

Bank Mandiri conducts positive screening of companies/prospective debtors based on their positive contribution to the environment and society. These companies must meet the minimum criteria to be able to obtain funding services. We also apply negative screening, which is rejecting prospective debtors who have environmental and social risks. The positive and negative screening criteria are outlined in the lending policy on page 61 [FS1] and the credit risk criteria in the Risk Management section on page 87. The legal basis for this screening is also written in the section, for example AMDAL, and other environmental and social regulations as required by the government. All (100%) debtors go through the screening process.

Economic uncertainty still haunts Indonesia throughout 2021. The economy has experienced highs and lows due to the occurrence of the second wave of COVID-19 in June 2021. The optimism of a number of parties was restrained due to tight mobility restrictions to mitigate the transmission of the COVID-19 virus which had increased sharply to 55,000 positive people per day .

However, the Indonesian government continues to make every effort to find the optimal solution to deal with the COVID-19 pandemic with a strategy to maintain a balance between handling COVID-19 and recovering the national economy. Over time, this strategy has proven to produce relatively good results along with the gradual recovery of the global economy.

Economic recovery in countries that are Indonesia's trading partners has boosted export demand. There was economic growth in the second quarter of 7.07% (yoy), the highest growth in the last 16 years. This growth rate is higher than several countries such as Vietnam (6.6%), South Korea (5.9%), and Saudi Arabia (1.5%). It is projected that economic growth will continue at 3.7%-4.5% by the end of 2021 and 5.2% in 2022 in line with expectations of global economic recovery.

From the national banking perspective, loans grew by 5.2% YoY, deposits grew by 12.2% YoY with an LDR of 78.1%. During this period, the performance of Bank Mandiri's loans and deposits was able to grow higher than the national



pertumbuhan nasional. Pertumbuhan DPK Bank didukung oleh pertumbuhan dana murah dengan rasio mencapai 74% di bulan Desember 2021. Bank Mandiri dapat mempertahankan likuiditas di level optimal dengan *Loan to Deposit Ratio* sebesar 80% di akhir tahun, hal ini mencerminkan perseroan mampu mengelola aset dan liabilitas dengan efektif.

Sampai dengan Desember 2021, Bank Mandiri berhasil membukukan laba bersih sebesar Rp28,03 Triliun atau tumbuh 66,8% YoY. Hal ini juga didukung oleh beberapa *highlight* utama seperti:

1. Aset Bank Mandiri yang mencapai Rp1.726 triliun, atau tumbuh sebesar 11,9% YoY.
2. Kredit Konsolidasi sebesar Rp1.050 triliun, atau 8,9% lebih tinggi YoY.
3. *CASA Ratio* sebesar 69,7% konsolidasi dan 74,0% secara *Bank Only*.
4. Pendapatan Operasional Sebelum Provisi sebesar Rp57,98 triliun, tumbuh 18,1% YoY.
5. Rasio NPL yang turun menjadi 2,72%.
6. *Non Interest Income* sebesar Rp32,3 Triliun, tumbuh 9% YoY.
7. Kinerja keuangan yang positif juga didukung pertumbuhan pengguna *mobile app* New Livin' sebesar 51% YoY menjadi 9,8 juta pengguna.
8. Atas kinerja positif tersebut, maka kinerja saham Bank Mandiri di tahun 2021 mampu naik 11,1%, unggul di atas pertumbuhan IHSG (Indeks Harga Saham Gabungan), maupun rata-rata agregat 10 Bank dengan aset terbesar di Indonesia.

growth. The growth of the Bank's DPK was supported by the growth of low-cost funds with a ratio of 74% in December 2021. Bank Mandiri was able to maintain liquidity at an optimal level with a *Loan to Deposit Ratio* of 80% at the end of the year, this reflects the company's ability to manage assets and liabilities effectively.

As of December 2021, Bank Mandiri managed to record a net profit of Rp28.03 Trillion or grew by 66.8% YoY. This is also supported by some key highlights such as:

1. Bank Mandiri's assets reached Rp1,726 trillion, or grew by 11.9% YoY.
2. Consolidated Loans of Rp1,050 trillion, or 8.9% higher YoY.
3. *CASA Ratio* of 69.7% consolidated and 74.0% Bank Only.
4. Operating Income Before Provision of Rp57.98 trillion, grew 18.1% YoY.
5. NPL ratio which fell to 2.72%.
6. *Non Interest Income* of Rp32.3 Trillion, grew 9% YoY.
7. Positive financial performance was also supported by the growth of New Livin' mobile app users by 51% YoY to 9.8 million users.
8. Due to this positive performance, the performance of Bank Mandiri's shares in 2021 was able to increase 11.1%, superior to the growth of the JCI (Joint Stock Price Index), as well as the aggregate average of 10 banks with the largest assets in Indonesia.



Kebijakan Pajak

Dalam operasionalnya, Bank Mandiri mendapatkan bantuan finansial dari pemerintah berupa keringanan pajak. [GRI 201-4] Sesuai Pasal 5 ayat (2) UU No.2 Tahun 2020, Wajib Pajak dalam negeri yang memenuhi persyaratan:

1. Berbentuk Perseroan Terbuka;
2. Dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling sedikit 40%;
3. Memenuhi persyaratan tertentu, dapat memperoleh tarif sebesar 3% lebih rendah dari tarif sebesar 22% yang berlaku pada tahun 2021.

Bank Mandiri telah memenuhi persyaratan untuk mendapatkan insentif penurunan tarif pajak sebesar 3% berdasarkan ketentuan tersebut di atas, sehingga untuk tahun 2021 Bank Mandiri menggunakan tarif pajak 19% dalam perhitungan PPh Badan. Jumlah PPh Badan Bank Mandiri tahun 2021 apabila dihitung dengan menggunakan tarif pajak sebesar 19% apabila mendapatkan insentif pajak dan tarif pajak sebesar 22% (apabila tidak mendapatkan insentif pajak) masing masing adalah sebesar Rp7.436 miliar dan Rp8.610 miliar, sehingga dalam hal ini Bank Mandiri mendapatkan insentif pajak sebesar Rp1.174 miliar.

[GRI 201-4] [GRI 207-1]

Kebijakan terkait pajak dan pelaksanaannya disetujui dan ditinjau oleh Direktur Keuangan dalam pelaporan SPT Tahunan PPh Badan. Strategi dan pelaksanaan kewajiban pajak ini ditinjau setiap tahun oleh Direktur Keuangan. Bank Mandiri senantiasa berusaha untuk mematuhi ketentuan perpajakan yang berlaku. [GRI 207-1]

Tata Kelola Pajak [GRI 207-2]

Tata kelola dan pengontrolan pajak dalam Bank Mandiri dilakukan dengan komprehensif dan terstruktur, seperti:

1. Badan tata kelola (eksekutif) yang bertanggung jawab untuk menerapkan strategi pajak adalah Direktur Keuangan.
2. Pendekatan terhadap pajak ditanamkan dalam perusahaan melalui tersedianya Standar Prosedur Perpajakan, mengembangkan sistem aplikasi yang *embedded* dengan proses perpajakan dan peningkatan kesadaran perpajakan melalui sarana *training* dan sosialisasi.
3. Mengidentifikasi, mengelola dan memonitor risiko pajak melalui monitoring dan rekonsiliasi berkesinambungan yang dilakukan oleh *Accounting Group* dan unit kerja terkait serta *monitoring* dan *review* berkala oleh Senior Operational Risk (SOR), Internal Audit dan eksternal auditor (Kantor Akuntan Publik).

Tax Policy

In its operations, Bank Mandiri receives financial assistance from the government in the form of tax breaks. [GRI 201-4] In accordance with Article 5 paragraph (2) of Law No. 2 of 2020, domestic taxpayers who meet the following requirements:

1. In the form of a Public Company;
2. With the total number of paid-up shares traded on the stock exchange in Indonesia at least 40%;
3. Meet certain requirements, can get a tariff of 3% lower than the tariff of 22% that applies in 2021.

Bank Mandiri has met the requirements to get an incentive to reduce the tax rate by 3% based on the above provisions, so that for 2021 Bank Mandiri uses a tax rate of 19% in the calculation of Corporate Income Tax. The amount of Bank Mandiri Corporate Income Tax in 2021 when calculated using a tax rate of 19% if receiving a tax incentive and a tax rate of 22% (if not receiving a tax incentive) is Rp7,436 billion and Rp8,610 billion, respectively. Bank Mandiri received a tax incentive of Rp1,174 billion.

[GRI 201-4] [GRI 207-1]

Tax-related policies and their implementation are approved and reviewed by the Director of Finance in reporting the Annual Corporate Income Tax Return. The strategy and implementation of this tax obligation is reviewed annually by the Director of Finance. Bank Mandiri always strives to comply with applicable tax regulations. [GRI 207-1]

Tax Management [GRI 207-2]

The governance and control of taxes within Bank Mandiri is carried out in a comprehensive and structured manner, such as:

1. The governance body (executives) that is responsible for implementing the tax strategy is the Director of Finance.
2. The approach to taxes is embedded in the company through the availability of Standard Tax Procedures, developing application systems that are embedded in the taxation process and increasing tax awareness through training and socialization facilities.
3. Identify, manage and monitor tax risk through continuous monitoring and reconciliation carried out by the Accounting Group and related work units as well as periodic monitoring and review by Senior Operational Risk (SOR), Internal Audit and external auditors (Public Accountant Office).

4. Evaluasi kepatuhan pada tata kelola pajak dan pengontrolannya dilakukan oleh *Accounting Group* dengan cara melakukan *monitoring* secara kontinyu oleh *Accounting Group* dan unit kerja terkait serta *monitoring* dan evaluasi berkala oleh SOR dan Internal Audit. Bank Mandiri tidak menggunakan *asurer* dalam pengontrolan pajak.

Dalam kaitannya dengan otoritas perpajakan, Bank Mandiri tidak melakukan pendekatan terhadap otoritas perpajakan. Kami juga tidak terlibat dalam advokasi kebijakan publik tentang perpajakan. Pemangku kepentingan yang terutama terkait perpajakan adalah Pemerintah melalui kantor pajak. Untuk itu, Bank Mandiri memperhatikan pandangan dan ketetapan dari Pemerintah terkait pajak. [GRI 207-3]

Bank Mandiri hanya beroperasi di Indonesia dengan beberapa cabang di luar negeri, untuk itu laporan perpajakan hanya dilakukan untuk Indonesia. [GRI 207-4]

Pengaruh perubahan iklim terhadap bisnis [GRI 201-2]

Sebagai lembaga yang bergerak dalam bidang keuangan, tidak terdapat pengaruh langsung dari perubahan iklim terhadap bisnis Bank Mandiri. Namun, perubahan iklim dapat mengganggu debitur tertentu, contohnya debitur yang bergerak dalam bidang perkebunan. Perubahan curah hujan sangat menentukan keberhasilan panen, yang pada akhirnya berdampak pada hasil produksi dan kewajiban pembayaran kepada Bank. Terkait hal ini, Bank Mandiri belum mengadakan perhitungan atas dampak perubahan iklim secara nominal terhadap bisnis Bank Mandiri.

Rantai pasokan [GRI 102-9]

Dalam menjalankan usahanya, Bank Mandiri didukung oleh rantai pasokan, yaitu bisnis/usaha lain yang mendukung kelancaran operasional bank. Ada berbagai mitra yang menjadi bagian dari rantai pasokan Bank Mandiri seperti pemasok tenaga kebersihan, tenaga keamanan, penyedia layanan ATM, percetakan, pengadaan kartu (*pre-paid*, *debit* dan *credit*) dan lain-lain.

Proporsi pengeluaran untuk pemasok lokal [GRI 204-1]

Merupakan komitmen Bank Mandiri untuk mengutamakan kemajuan ekonomi lokal, yaitu ekonomi Indonesia, wilayah Bank Mandiri beroperasi. Untuk itu, Bank Mandiri mengambil sebagian besar pasokan yaitu 97,50% dari pemasok lokal. Pemasok asing digunakan hanya bila pemasok dalam negeri tidak dapat memenuhi kebutuhan Bank Mandiri, contohnya pemasok bidang teknologi informasi. Terdapat kenaikan dalam persentase pemasok dalam negeri dari tahun ke tahun, sesuai tabel di bawah ini.

4. Evaluation of compliance with tax governance and control is carried out by the Accounting Group by means of continuous monitoring by the Accounting Group and related work units as well as periodic monitoring and evaluation by SOR and Internal Audit. Bank Mandiri does not use *assurers* in tax control.

In relation to the tax authorities, Bank Mandiri did not approach the tax authorities. We are also not involved in public policy advocacy on taxation. Stakeholders primarily related to taxation are the Government through the tax office. To that end, Bank Mandiri pays attention to the views and provisions of the Government regarding taxes [GRI 207-3]

Bank Mandiri only operates in Indonesia with several overseas branches, therefore tax reports are only made for Indonesia. [GRI 207-4]

Effects of climate change for business [GRI 201-2]

As an institution engaged in the financial sector, there is no direct impact of climate change on Bank Mandiri's business. However, climate change can disrupt certain debtors, for example debtors engaged in the plantation sector. Changes in rainfall greatly determine the success of the harvest, which in turn has an impact on production yields and payment obligations to the Bank. In this regard, Bank Mandiri has not yet calculated the nominal impact of climate change on Bank Mandiri's business.

Supply chain [GRI 102-9]

In running its business, Bank Mandiri is supported by a supply chain, namely other businesses/businesses that support the smooth operation of the bank. There are various partners who are part of the supply chain of Bank Mandiri such as suppliers of cleaning staff, security personnel, ATM service providers, printing, card procurement (*pre-paid*, *debit* and *credit*) and others.

Proportion of expenditure for local suppliers [GRI 204-1]

It is Bank Mandiri's commitment to prioritize the progress of the local economy, specifically the Indonesian economy, where Bank Mandiri operates. For this reason, Bank Mandiri takes most of the supply, namely 97.50% from local suppliers. Foreign suppliers are used only when domestic suppliers cannot meet the needs of Bank Mandiri, for example suppliers in the information technology sector. There has been an increase in the percentage of domestic suppliers from year to year, as per the table below.



Presentase Pemasok Dalam Negeri dibandingkan dengan Pemasok Luar Negeri

Percentage of Domestic Suppliers compared to Overseas Suppliers

| Lokasi Pemasok | 2021 | 2020 | 2019 | Supplier Location |
|----------------|--------|--------|--------|-------------------|
| Dalam Negeri | 97,50% | 97,26% | 97,08% | Domestic |
| Luar Negeri | 2,50% | 2,74% | 2,92% | Overseas |
| Total | 100% | 100% | 100% | Total |

Pemasok Barang

Goods Supplier

| Lokasi Pemasok | Jumlah pemasok Number of Suppliers | | | Nilai kontrak pekerjaan (dalam Rp juta) Work contract value (in Rp million) | | | Supplier Location |
|----------------|---------------------------------------|-------|-------|--|-----------|-----------|-------------------|
| | 2021 | 2020 | 2019 | 2021 | 2020 | 2019 | |
| Dalam Negeri | 1.014 | 1.084 | 1.224 | 3.027.017 | 1.640.265 | 6.178.832 | Domestic |
| Luar Negeri | 35 | 35 | 39 | 406.634 | 5.809 | 195.127 | Overseas |
| Total | 1.049 | 1.119 | 1.263 | 3.433.651 | 1.646.074 | 6.473.959 | Total |

Pemasok Jasa

Services Supplier

| Lokasi Pemasok | Jumlah pemasok Number of Suppliers | | | Nilai kontrak pekerjaan (dalam Rp juta) Work contract value (in Rp million) | | | Supplier Location |
|----------------|---------------------------------------|------|------|--|-----------|-----------|-------------------|
| | 2021 | 2020 | 2019 | 2021 | 2020 | 2019 | |
| Dalam Negeri | 434 | 442 | 205 | 1.375.145 | 1.306.367 | 1.633.211 | Domestic |
| Luar Negeri | 2 | 8 | 4 | 85.214 | 12.722 | 81.732 | Overseas |
| Total | 436 | 450 | 209 | 1.460.359 | 1.319.089 | 1.714.943 | Total |

Dalam proses pengadaan, Bank Mandiri mengimplementasikan prinsip tata kelola yang baik dan memastikan bahwa seluruh proses pengadaan mematuhi peraturan dan perundangan yang berlaku. Bank Mandiri juga menerapkan prinsip-prinsip manajemen risiko dalam proses pengadaan. Beberapa prinsip dan praktik yang diterapkan di antaranya: [\[FN-CB-550a.2\]](#)

1. Pemisahan fungsi pada Unit Pelaksana Pengadaan, yaitu unit yang melakukan seleksi calon rekanan/vendor, unit yang melakukan proses pengadaan, unit yang menyusun Harga Perkiraan Sendiri; dan Unit Kerja Kepatuhan.
2. Menerapkan prinsip-prinsip manajemen risiko yang meliputi identifikasi, penilaian, mitigasi dan pemantauan serta pengukuran risiko operasional.
3. Berpedoman pada Budaya Kerja Bank Mandiri yang berlandaskan pada nilai-nilai:
 - a. Nilai Utama (*Core Values*) AKHLAK (Amanah, Kompeten, Harmonis, Loyal, Adaptif, dan Kolaboratif)
 - b. *Corporate Culture*
 - c. *Good Corporate Governance* (GCG), dan
 - d. Mematuhi *code of conduct*, *Business Ethics* serta melaksanakan prinsip kehati-hatian.

In the procurement process, Bank Mandiri implements the principles of good governance and ensures that the entire procurement process complies with applicable laws and regulations. Bank Mandiri also applies risk management principles in the procurement process. The principles and practices include: [\[FN-CB-550a.2\]](#)

1. Separating functions in the Procurement Implementing Unit, including the unit whose duty to conduct selection of prospective partners/vendors, the unit whose duty to carry out the procurement process, the unit whose duty to prepare Owner Estimate; and Compliance Unit.
2. Applying risk management principles, including identification, assessment, mitigation and monitoring as well as operational risk measurement.
3. Adhering to Guidelines for Bank Mandiri's Work Culture based on the following:
 - a. Core Values, AKHLAK (Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative)
 - b. Corporate Culture
 - c. Good Corporate Governance (GCG), and
 - d. Complying with the code of conduct, Business Ethics and implementing the precautionary principle.

Bank Mandiri juga menetapkan etika bagi setiap personel dan unit terkait pengadaan barang dan jasa untuk bekerja disertai rasa tanggung jawab secara profesional atas dasar kejujuran, tidak saling mempengaruhi, menghindari terjadinya *conflict of interest* di antara setiap pihak yang terlibat. Di samping itu, Bank Mandiri berupaya untuk senantiasa menghindari dan mencegah penyalahgunaan wewenang dan/atau kolusi dengan tujuan untuk keuntungan pribadi, golongan atau pihak lain yang secara langsung atau tidak langsung dapat merugikan Bank Mandiri. Setiap pihak diwajibkan untuk Menghindari dan mencegah terjadinya Korupsi, Kolusi dan Nepotisme (KKN) dalam proses pengadaan, dan tidak menerima, tidak menawarkan atau tidak menjanjikan untuk memberi atau menerima hadiah atau imbalan dalam bentuk apapun, baik secara langsung maupun tidak langsung.

Distribusi Perolehan Nilai Ekonomi [GRI 201-1] [OJK B.1]

Dalam tahun pelaporan, Bank Mandiri mengalami kenaikan dalam nilai ekonomi yang dihasilkan sebesar 5%, bahkan lebih tinggi dari sebelum pandemi (tahun 2019). Hal ini membawa optimisme seiring dengan pandemi yang mulai dapat dikelola oleh Pemerintah. Sebagian dari pendapatan usaha ini dibagikan pada para pemegang saham, seperti imbal jasa pada karyawan, pembagian dividen pada pemegang saham, pembayaran pajak pada pemerintah, dan program tanggung jawab sosial perusahaan. Secara berkala, Bank Mandiri melaporkan kondisi keuangan secara transparan kepada publik melalui Laporan Tahunan dan laporan-laporan lainnya, yang dimuat dalam situs perusahaan dan media lainnya.

Bank Mandiri also establishes ethics for all personnel and units related to the procurement of goods and services to work with a sense of professional responsibility on the basis of honesty, not influencing each other, and avoiding conflicts of interest between each party involved. In addition, Bank Mandiri strives to always avoid and prevent abuse of authority and/or collusion for personal, group or other party gains that may directly or indirectly harm Bank Mandiri. Each party is required to avoid and prevent the occurrence of Corruption, Collusion and Nepotism (KKN) in the procurement process, and shall not accept, offer, or promise to give or receive gifts or rewards in any form, whether directly or indirectly.

Direct Economic Value Generated and Distributed [GRI 201-1] [OJK B.1]

In the reporting year, Bank Mandiri experienced an increase in the economic value generated by 5%, even higher than before the pandemic (in 2019). This brings optimism as the pandemic begins to be managed by the Government. Some of this operating income is distributed to shareholders, such as employee benefits, dividend distribution to shareholders, tax payments to the government, and corporate social responsibility programs. Periodically, Bank Mandiri reports its financial condition transparently to the public through the Annual Report and other reports, which are published on the company's website and other media.

Distribusi Perolehan Nilai Ekonomi Direct Economic Value Generated and Distributed

| Uraian | Satuan Unit | 2021 | 2020* | 2019 | Description |
|--|-------------------------------|-------------|-------------|-------------|--|
| Pendapatan bunga | Juta rupiah Million rupiah | 83.033.945 | 81.632.274 | 84.431.175 | Interest income |
| Pendapatan Syariah | Juta rupiah Million rupiah | 14.715.141 | 13.983.953 | 7.093.915 | Sharia Income |
| Pendapatan premi | Juta rupiah Million rupiah | 14.857.941 | 12.890.360 | 11.113.650 | Premium income |
| Keuntungan penjualan efek dan obligasi pemerintah | Juta rupiah Million rupiah | 3.242.400 | 999.026 | 853.850 | Profits from the sale of securities and government bonds |
| Laba atas penjualan aset tetap | Juta rupiah Million rupiah | (114.086) | 9.918 | 12.529 | Profit on sale of fixed assets |
| Pendapatan provisi dan komisi lainnya | Juta rupiah Million rupiah | 15.408.693 | 13.450.080 | 14.216.435 | Other fees and commission income |
| Pendapatan dari kelompok nilai wajar melalui laba rugi | Juta rupiah Million rupiah | 3.937.883 | 5.545.339 | 3.871.435 | Fair value income through profit or loss |
| Pendapatan lain-lain | Juta rupiah Million rupiah | 9.681.444 | 9.598.978 | 8.402.343 | Other income |
| Nilai ekonomi yang dihasilkan | Juta rupiah Million rupiah | 144.763.361 | 138.109.928 | 129.995.517 | Economic value generated |



| Uraian | Satuan Unit | 2021 | 2020* | 2019 | Description |
|--|-------------------------------|---------------|---------------|---------------|--|
| Beban operasional *) | Juta rupiah Million rupiah | (26.463.055) | (24.836.259) | (22.855.121) | Operational expenses *) |
| Beban gaji dan tunjangan pegawai | Juta rupiah | (22.677.112) | (19.693.977) | (17.211.046) | Payroll and employee benefits |
| Pembayaran pada penyandang dana**) | Juta rupiah Million rupiah | (37.756.600) | (44.472.067) | (41.391.049) | Payment to funders **) |
| Pembayaran dividen kepada pemegang saham. | Juta rupiah Million rupiah | (10.271.552) | (16.566.107) | (11.256.759) | Payment of dividends to shareholders. |
| Pembayaran kepada Pemerintah (pajak, retribusi, dll) | Juta rupiah Million rupiah | (7.807.324) | (5.993.477) | (7.985.848) | Payments to the Government (taxes, levies, etc.) |
| Pengadaan barang dan jasa | Juta rupiah Million rupiah | (4.894.011) | (2.965.162) | (8.188.902) | Procurement of goods and services |
| Pengeluaran untuk masyarakat | Juta rupiah Million rupiah | (132.373) | (133.901) | (150.169) | Expenditures for the community |
| Nilai ekonomi yang didistribusikan | Juta rupiah Million rupiah | (110.002.027) | (114.660.950) | (109.048.894) | Distributed economic value |
| Nilai ekonomi yang ditahan | Juta rupiah Million rupiah | 34.761.334 | 23.448.978 | 20.946.623 | Retained economic value |

* disajikan kembali

*) Beban operasional selain beban gaji dan tunjangan

***) Beban bunga, beban syariah, dan beban klaim

* restatement

**) Operating expenses other than salaries and allowances

***) Interest expense, sharia expense, and claim expense

Jumlah dan Nilai Rekening Giro dan Tabungan Menurut Segmen

Number and Value of Checking and Savings Accounts by Segment
[FN-CB-000.A]

Giro

Current Account

| Kategori | 2021 | | 2020 | | 2019 | | Category |
|----------------------------------|------------------|--|------------------|--|------------------|--|----------------------------------|
| | Jumlah Amount | Nilai (Rp miliar) Value (billion Rp.) | Jumlah Amount | Nilai (Rp miliar) Value (billion Rp.) | Jumlah Amount | Nilai (Rp miliar) Value (billion Rp.) | |
| Retail Banking | 284.839 | 90.413 | 285.196 | 68.832 | 284.405 | 60.358 | Retail Banking |
| Corporate Banking | 24.993 | 173.563 | 25.066 | 120.560 | 24.949 | 100.667 | Corporate Banking |
| Commercial Banking | 42.216 | 65.553 | 39.363 | 47.217 | 42.311 | 41.899 | Commercial Banking |
| Hubungan Kelembagaan | 11.771 | 44.265 | 14.149 | 42.934 | 14.255 | 25.459 | Institutional Relations |
| Treasury & International Banking | 3.653 | 4.642 | 3.342 | 4.444 | 3.317 | 8.014 | Treasury & International Banking |

Tabungan

Savings

| Kategori | 2021 | | 2020 | | 2019 | | Category |
|----------------------------------|------------------|--|------------------|--|------------------|--|----------------------------------|
| | Jumlah Amount | Nilai (Rp miliar) Value (billion Rp.) | Jumlah Amount | Nilai (Rp miliar) Value (billion Rp.) | Jumlah Amount | Nilai (Rp miliar) Value (billion Rp.) | |
| Retail Banking | 33.647.239 | 360.351 | 27.715.323 | 322.109 | 24.794.608 | 296.554 | Retail Banking |
| Corporate Banking | 28.116 | 180.204 | 27.866 | 125.912 | 28.044 | 105.238 | Corporate Banking |
| Commercial Banking | 12.909 | 10.379 | 11.223 | 8.177 | 11.322 | 10.698 | Commercial Banking |
| Hubungan Kelembagaan | 2.003 | 913 | 2.025 | 1.216 | 2.117 | 1.072 | Institutional Relations |
| Treasury & International Banking | 451 | 221 | 339 | 110 | 324 | 77 | Treasury & International Banking |

Jumlah dan Nilai Pinjaman Menurut Segmen
Loan Amounts and Values by Segment [FN-CB-000.B]

| Kategori | 2021 | | 2020 | | 2019 | | Category |
|-------------------------------------|--|--|--|--|--|--|-------------------------------------|
| | Jumlah Rekening Number of Accounts | Nilai (Rp miliar) Value (billion Rp.) | Jumlah Rekening Number of Accounts | Nilai (Rp miliar) Value (billion Rp.) | Jumlah Rekening Number of Accounts | Nilai (Rp miliar) Value (billion Rp.) | |
| Retail Banking*) | 3.874.196 | 284.191 | 3.873.499 | 262.420 | 4.374.912 | 276.353 | Retail Banking |
| Corporate Banking | 2.092 | 333.836 | 2.101 | 309.633 | 2.849 | 328.907 | Corporate Banking |
| Commercial Banking | 5.848 | 173.756 | 5.963 | 158.352 | 7.612 | 152.906 | Commercial Banking |
| Hubungan Kelembagaan | 220 | 27.028 | 186 | 24.577 | 50 | 29.721 | Institutional Relations |
| Treasury & International Banking | 1.017 | 6.610 | 730 | 8.621 | 895 | 6.820 | Treasury & International Banking |

*) Credit Card menggunakan jumlah normal account

*) Credit Card using normal account amount

**Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi,
Pendapatan dan Laba Rugi**

Comparison of Production Target and Performance, Portfolio, Financing Target,
or Investment, Income and Profit and Loss
[OJK F.2]

| Uraian | 2021 | 2020* | 2019 | Description |
|--|---------------|---------------|---------------|---|
| Ringkasan Neraca (Rp Juta) | | | | Balance Summary (Million Rp) |
| Total aset | 1.725.611.128 | 1.541.964.567 | 1.318.246.335 | Total assets |
| Aset produktif | 1.565.304.069 | 1.420.045.203 | 1.338.961.927 | Productive assets |
| Kredit/pembiayaan bank | 1.026.224.827 | 942.067.687 | 885.835.237 | Credit/bank financing |
| Dana pihak ketiga | 1.291.176.119 | 1.144.639.741 | 933.124.548 | Third-party funds |
| Pendapatan operasional | 112.607.027 | 108.506.587 | 102.638.740 | Operating income |
| Beban operasional | (37.756.600) | (44.472.067) | (41.391.049) | Operating expenses |
| Laba bersih | 28.028.155 | 16.799.515 | 27.482.133 | Net profit |
| Rasio Kinerja | | | | Performance Ratio |
| Rasio Kecukupan Modal Minimum (KPMM) | 19,60% | 19,90% | 21,39% | Minimum Capital Adequacy Ratio (KPMM) |
| Aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan aset non produktif | 1,63% | 1,91% | 1,68% | Non-performing earning assets and non-productive non-earning assets to total productive assets and non-earning assets |
| Aset produktif bermasalah terhadap total aset produktif | 1,60% | 2,36% | 2,15% | Non-performing productive assets to total productive assets |
| Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif | 5,04% | 5,36% | 2,88% | Allowance for Impairment Losses (CKPN) for financial assets against earning assets |
| NPL gross | 2,81% | 3,29% | 2,39% | NPL gross |
| NPL net | 0,41% | 0,43% | 0,84% | NPL net |
| Return on Asset (ROA) | 2,53% | 1,64% | 3,03% | Return on Asset (ROA) |
| Return on Equity (ROE) | 16,24% | 9,36% | 15,08% | Return on Equity (ROE) |



| Uraian | 2021 | 2020* | 2019 | Description |
|--------------------------------------|---------|---------|---------|--------------------------------|
| Net Interest Margin (NIM) | 4,73% | 4,48% | 5,46% | Net Interest Margin (NIM) |
| Rasio Efisiensi (BOPO) | 67,26% | 80,03% | 67,44% | Efficiency Ratio (BOPO) |
| Loan to Deposit Ratio (LDR) | 80,04% | 82,95% | 96,37% | Loan to Deposit Ratio (LDR) |
| Nilai Liquidity Coverage Ratio (LCR) | | | | Liquidity Coverage Ratio (LCR) |
| LCR secara individu | 200,56% | 217,53% | 184,13% | LCR individually |
| LCR secara konsolidasi | 197,69% | 207,84% | 177,71% | LCR on a consolidated basis |

*) disajikan kembali
*) restatement

Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan

Comparison of Portfolio Targets and Performances, Financing Targets, or Investments in Financial Instruments or Projects that are in Line with the Implementation of Sustainable Finance [OJK F.3]

| Kinerja Aspek Ekonomi Terkait Keberlanjutan | 2021 | 2020** | 2019** | Economic Aspects Performance Related to Sustainability |
|---|---------|---------|---------|--|
| Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan | | | | Number of products that meet the criteria for sustainable business activities |
| a. Penghimpunan dana (Rp miliar) | 4.276 | - | - | a. Fundraising (billion Rp.) |
| b. Penyaluran dana (Rp miliar) | 205.423 | 176.123 | 180.934 | b. Fund distribution (billion Rp.) |
| c. Total aset produktif kegiatan usaha berkelanjutan | | | | c. Total productive assets of sustainable business activities |
| - Total kredit/pembiayaan kegiatan usaha berkelanjutan (Rp miliar) | 205.423 | 176.123 | 180.934 | - Total credit/financing of sustainable business activities (billion Rp.) |
| - Total non-kredit/pembiayaan non-kegiatan usaha berkelanjutan (Rp miliar) | 622.291 | 567.480 | 611.417 | - Total non-kredit/pembiayaan non-kegiatan usaha berkelanjutan (billion Rp.) |
| Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan bank (%) | 24,8% | 23,1% | 22,8% | Percentage of total credit/financing of sustainable business activities to total bank credit/financing (%) |
| Kinerja Keuangan Inklusif | | | | Inclusive Financial Performance |
| Perkembangan Laku Pandai | | | | Laku Pandai Development |
| a. Jumlah Agen | 162.416 | 134.518 | 112.744 | a. Number of Agents |
| b. Jumlah produk dan/atau jasa yang disediakan oleh Agen *) | 4 | 4 | 4 | b. Number of products and/or services provided by the Agent *) |

*) Transaksi keuangan (tarik, setor, transfer), pembelian/pembayaran, *referral* pembukaan tabungan, *referral* kredit mikro

***) Terdapat penulisan kembali dikarenakan perubahan metode perhitungan

*) Financial transactions (withdraws, deposits, transfers), purchases/payments, *referrals* for opening savings, *referrals* for microcredit

**) This figures contains restatement due to adjustments of calculation methods

Bank Mandiri terus berupaya meningkatkan pembiayaan pada sektor yang mengedepankan penerapan prinsip keberlanjutan, dan perusahaan dengan manfaat lingkungan dan sosial sesuai dengan Kriteria Kegiatan Usaha Berkelanjutan (KKUB) pada POJK 51/2017 seperti:

1. Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan, termasuk perusahaan sektor sawit dan CPO yang telah tersertifikasi ISPO;
2. Energi terbarukan;
3. Transportasi ramah lingkungan;
4. Pengelolaan air dan air limbah yang berkelanjutan;
5. Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya seperti *basic infrastructure*, *access to essential services*, serta *affordable housing*;
6. Kegiatan UMKM;
7. dan kriteria lainnya yang masuk dalam kriteria kegiatan usaha berkelanjutan (KKUB).

Bank Mandiri mendukung penuh tujuan pemerintah untuk mewujudkan pembangunan yang berkeadilan sosial bagi seluruh rakyat Indonesia. Untuk keperluan ini, tentunya pemerintah membutuhkan sumber-sumber pendanaan dari perbankan. Bank Mandiri sebagai BUMN memberikan dukungannya melalui penyaluran kredit ke sektor-sektor yang menjadi prioritas pembangunan nasional.

Sektor terpenting yang akan memajukan ekonomi nasional adalah pembangunan infrastruktur yang merata. Pembangunan infrastruktur memiliki efek domino terhadap perekonomian nasional, antara lain; terbukanya akses ekonomi bagi masyarakat melalui kelancaran transportasi, penyediaan listrik, dan pengembangan infrastruktur lain yang mendorong produktivitas masyarakat. Pendanaan Bank Mandiri yang bersifat sosial dan lingkungan, yang secara khusus ditujukan untuk membangun infrastruktur nasional dan pengembangan masyarakat, adalah sebagai berikut.

Bank Mandiri continues to strive to increase financing in sectors that prioritize the application of sustainability principles, and companies with environmental and social benefits in accordance with the Criteria for Sustainable Business Activities (KKUB) in POJK 51/2017, such as:

1. Management of living natural resources and sustainable land use, including ISPO-certified palm oil and CPO sector companies;
2. Renewable energy;
3. Environmentally friendly transportation;
4. Sustainable water and wastewater management;
5. Business activities and/or other environmentally sound activities such as basic infrastructure, access to essential services, and affordable housing;
6. MSME activities;
7. and other criteria included in the criteria for sustainable business activities (KKUB).

Bank Mandiri fully supports the government's goal of realizing social justice development for all Indonesian people. For this purpose, of course, the government needs funding sources from banks. Bank Mandiri as a state-owned company provides its support through lending to sectors that are national development priorities.

The most important sector that will advance the national economy is equitable infrastructure development. Infrastructure development has a domino effect on the national economy, among others; the opening of economic access for the community through smooth transportation, electricity supply, and the development of other infrastructures that encourage community productivity. Bank Mandiri's social and environmental funding, which is specifically aimed at building national infrastructure and community development, is as follows.



Kinerja pembiayaan nasional (dalam Rp miliar)
National financing performance table (in billion Rp)
[FN-CB-410a.1]

| Sektor | 2021 | 2020 | 2019 | Sector |
|---|---------|---------|---------|------------------------------------|
| INFRASTRUKTUR NASIONAL NATIONAL INFRASTRUCTURE | | | | |
| Jalan | 40.891 | 36.373 | 22.181 | Road |
| Transportasi | 56.506 | 53.176 | 45.710 | Transportation |
| Migas dan energi terbarukan | 14.419 | 7.466 | 17.680 | Oil and gas and renewable energy |
| Tenaga listrik | 37.793 | 36.191 | 43.240 | Electrical Energy |
| Telematika | 25.389 | 23.644 | 24.568 | Telematics |
| Perumahan rakyat dan fasilitas kota | 19.761 | 17.852 | 17.226 | Public housing and city facilities |
| Konstruksi | 12.504 | 12.086 | 19.321 | Construction |
| Lain-lain | 17.348 | 17.185 | 18.372 | Others |
| Total | 224.611 | 203.974 | 208.936 | Total |
| EKONOMI MASYARAKAT*) COMMUNITY ECONOMY *) | | | | |
| Bidang Pelestarian Alam | 0,10 | 0,37 | 0,42 | Environmental Sector |
| Bidang kesehatan | 33,49 | 11,80 | 6,68 | Health |
| Bidang sarana umum | 13,42 | 9,52 | 9,50 | Public facilities |
| Bidang Sarana Ibadah | 19,27 | 18,11 | 16,70 | Religious Facilities |
| Bidang bencana alam | 5,47 | 55,00 | 6,70 | Natural Disaster Sector |
| Bidang sosial kemasyarakatan | 30,12 | 10,77 | 19,99 | Social Development Sector |
| Bidang pendidikan | 30,51 | 28,34 | 90,18 | Field of Education |
| Total | 132,37 | 133,90 | 150,17 | Total |

*) Terdapat perubahan dari Laporan Tahun Buku sebelumnya dengan catatan bahwa Penyaluran tersebut bersumber dari Penyisihan Laba dan Dana Anggaran Bank.

*) There are changes from the previous Fiscal Year Report with a note that the distribution is sourced from Allowance for Profit and Bank Budget Funds.

Produk dengan Manfaat Sosial
[FS7] [OJK F.26] [FN-CB-240a.1]

Selain pembiayaan infrastruktur nasional, Bank Mandiri menyediakan pembiayaan bagi korporasi yang menekankan aspek sosial. Nilai moneter produk dan layanan dirancang untuk memberikan manfaat sosial spesifik pada setiap lini bisnis yang dirinci berdasarkan tujuan adalah sebagai berikut:

Products with Social Benefits
[FS7] [OJK F.26] [FN-CB-240a.1]

In addition to financing for national infrastructure, Bank Mandiri provides financing for corporations that emphasize social aspects. The monetary value of products and services designed to provide specific social benefits for each line of business is broken down by objectives as follows:

Produk dengan Manfaat Sosial (dalam Rp miliar)

Products with Social Benefits (billion Rp)

[FN-CB-410a.1]

| Keterangan | 2021 | | 2020 | | 2019 | | Description |
|-------------------------------|--------------------------------------|--|--------------------------------------|--|--------------------------------------|--|------------------------------|
| | Nilai (Rp miliar) Value (billion Rp) | % dari total lini bisnis % of the total line of business | Nilai (Rp miliar) Value (billion Rp) | % dari total lini bisnis % of the total line of business | Nilai (Rp miliar) Value (billion Rp) | % dari total lini bisnis % of the total line of business | |
| Kredit Mikro | 54.805.906 | 7,18% | 46.735.488 | 5,90% | 37.479.692 | 5,22% | Micro Credit |
| UMKM | 90.043.185 | 11,79% | 92.231.62 | 11,64% | 83.958.200 | 11,68% | MSME |
| Kredit Pensiunan | 195.270 | 0,03% | 210.089 | 0,03% | - | 0,00% | Retirement Credit |
| Kredit rumah sangat sederhana | 873.759 | 0,11% | 494.131 | 0,06% | 284.350 | 0,04% | Rumah Sangat Sederhana Loans |

Jumlah dan nilai pinjaman jatuh tempo dan pinjaman non-akrual yang memenuhi syarat untuk program yang dirancang untuk memajukan usaha kecil dan pengembangan masyarakat. [FN-CB-240a.2]

The number and value of maturing loans and non-accrued loans that qualify for programs designed to promote small business and community development [FN-CB-240a.2]

Rasio NPL 2021

NPL Ratio 2021

| Kategori | Rasio NPL Gross NPL Gross Ratio | Category |
|----------------------------------|---------------------------------|----------------------------------|
| Retail Banking | 1,23% | Retail Banking |
| Corporate Banking | 1,31% | Corporate Banking |
| Commercial Banking | 8,77% | Commercial Banking |
| Hubungan Kelembagaan | 0% | Institutional Relations |
| Treasury & International Banking | 0% | Treasury & International Banking |

Produk dengan Manfaat Lingkungan

[FS8] [OJK F.26]

Bank Mandiri juga menyediakan produk-produk pembiayaan untuk *portfolio* yang menekankan aspek lingkungan. Berikut ini berbagai pembiayaan sesuai industri:

Products with Environmental Benefits

[FS8] [OJK F.26]

Bank Mandiri also provides financing products for a portfolio that emphasizes environmental aspects. The following are various financing according to industry:

Produk dengan Manfaat Lingkungan

Products with Environmental Benefits

[FN-CB-410a.1]

| Keterangan | 2021 | | 2020 | | 2019 | | Description |
|---|--------------------------------------|--|--------------------------------------|--|--------------------------------------|--|---|
| | Nilai (Rp miliar) Value (billion Rp) | % dari total lini bisnis % of the total line of business | Nilai (Rp miliar) Value (billion Rp) | % dari total lini bisnis % of the total line of business | Nilai (Rp miliar) Value (billion Rp) | % dari total lini bisnis % of the total line of business | |
| Transportasi ramah lingkungan | 2.028 | 0,24% | 1.408 | 0,18% | 548 | 0,07% | Eco-friendly transportation |
| Pengelolaan Air dan Air Limbah yang Berkelanjutan | 1.174 | 0,14% | 1.200 | 0,16% | 842 | 0,11% | Sustainable Water and Wastewater Management |
| Energi terbarukan | 4.281 | 0,52% | 2.540 | 0,33% | 1.482 | 0,19% | Renewable Energy |

Berikut ini jumlah dan persentase perusahaan dalam *portfolio* perusahaan yang terkait isu lingkungan dan sosial. [FS10]

The following are the number and percentage of debtors included in the category of sustainable business activities [FS10]

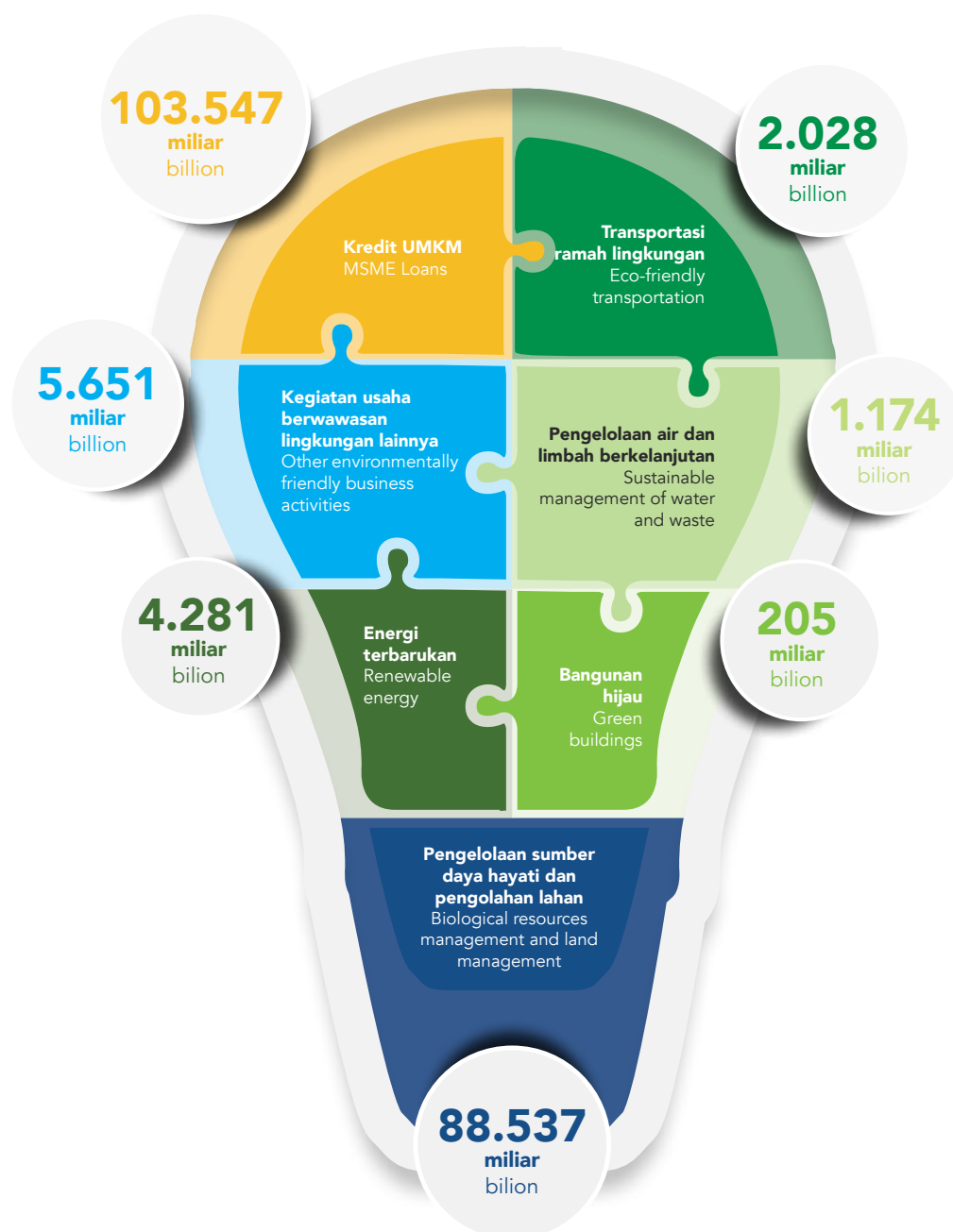


Debitur Kegiatan Usaha Berkelanjutan Sustainable Business Activities Debtors

| Keterangan | 2021 | | 2020 | | 2019 | | Description |
|--|------------------------------------|----------------------------|------------------------------------|----------------------------|------------------------------------|----------------------------|---|
| | Jumlah Perusahaan Total Company | % dari total % of total | Jumlah Perusahaan Total Company | % dari total % of total | Jumlah Perusahaan Total Company | % dari total % of total | |
| Debitur yang termasuk dalam kegiatan usaha berkelanjutan | 934.589 Debitur Debtors | 24,07% | 966.983 Debitur Debtors | 24,91% | 1.055.874 Debitur Debtors | 24,07% | Debtors who are included in sustainable business activities |

Komitmen penerapan LST dalam pemberian kredit kategori kegiatan usaha berkelanjutan Bank Mandiri secara total adalah Rp205.423 miliar:

The commitment to implement ESG in providing credit for the sustainable business activity category of Bank Mandiri is Rp205,423 billion:



Komitmen Bank Mandiri untuk melakukan usahanya berdasarkan kepatuhan pada peraturan perundangan yang berlaku dalam bidang ekonomi dan sosial, membawa hasil yang baik, yaitu tidak adanya insiden ketidakpatuhan terhadap undang-undang atau peraturan di bidang sosial dan ekonomi. [GRI 419-1]

INKLUSI KEUANGAN FINANCIAL INCLUSION

Inklusi keuangan merupakan bagian penting dalam meningkatkan kesejahteraan bangsa, karena inklusi keuangan membuka aksesibilitas masyarakat terhadap layanan keuangan sehingga mengurangi kesenjangan ekonomi dan sosial. Untuk itu, Bank Mandiri menerapkan berbagai kebijakan dan program guna memastikan inklusi keuangan baik dalam menetapkan portofolio keuangan, maupun dalam usaha pemberdayaan masyarakat ekonomi lemah. Bank Mandiri memastikan ketersediaan akses, produk dan layanan keuangan sesuai dengan kebutuhan dan kemampuan masyarakat. Selain meningkatkan kesejahteraan masyarakat, mengurangi tingkat kemiskinan dan mempersempit kesenjangan, inklusi keuangan memberikan kesempatan bagi bank untuk meraih pasar baru yang memiliki potensi cukup besar. Beberapa komponen masyarakat yang menjadi sasaran Bank Mandiri dalam memperluas inklusi keuangan adalah:

1. Masyarakat ekonomi rendah (*micro*).
2. Masyarakat menengah ke bawah (*unbanked* dan *underbanked*).
3. Kelompok dengan pendapatan rendah dan tidak teratur.
4. Masyarakat yang tinggal di wilayah terpencil.
5. Penyandang disabilitas.
6. Buruh yang tidak memiliki dokumen identitas legal.
7. Masyarakat pedesaan dan pinggiran.
8. Wilayah dengan keterbatasan jaringan keuangan formal akibat kendala geografis, populasi yang menyebar, maupun rendahnya literasi keuangan.

Dalam penerapannya, inklusi keuangan ini diwujudkan dengan menyediakan produk-produk keuangan yang sederhana, mudah dipahami dan sesuai dengan kebutuhan masyarakat yang belum terjangkau layanan keuangan. Salah satu produk keuangan tersebut, adalah Simpanan Mandiri Makmur (SiMakmur). SiMakmur merupakan rekening simpanan bagi perorangan yang belum pernah memiliki rekening, dengan memanfaatkan media digital sehingga dapat diperluas dan diaplikasikan pada wilayah-wilayah yang belum terjangkau fasilitas kantor perbankan. Rekening ini bebas dari saldo minimum dan tidak dikenakan biaya administrasi bulanan, serta dapat memanfaatkan fasilitas SMS banking sebagai media transaksi.

Bank Mandiri's commitment to conduct its business based on compliance with the prevailing laws and regulations in the economic and social fields, has brought good results, namely there are no incidents of non-compliance with laws or regulations in the social and economic fields. [GRI 419-1]

Financial inclusion is an important part in improving the welfare of the nation, because financial inclusion opens people's accessibility to financial services so as to reduce economic and social inequalities. To that end, Bank Mandiri implements various policies and programs to ensure financial inclusion, both in determining financial portfolios, and in empowering economically weak communities. Bank Mandiri ensures the availability of access, financial products and services in accordance with the needs and abilities of the community. In addition to improving people's welfare, reducing poverty levels and narrowing inequality, financial inclusion provides an opportunity for banks to reach new markets that have considerable potential. Several components of society that are targeted by Bank Mandiri in expanding financial inclusion are:

1. Low economic community (*micro*).
2. The lower middle class (*unbanked* and *underbanked*).
3. Low and irregular income groups.
4. People living in remote areas.
5. Persons with disabilities.
6. Workers who do not have legal identity documents.
7. Rural and periphery communities.
8. Areas with limited formal financial networks due to geographic constraints, dispersed population, and low financial literacy.

In practice, this financial inclusion is realized by providing financial products that are simple, easy to understand and in accordance with the needs of people who have not been reached by financial services. One of these financial products, is the Mandiri Makmur Deposit (SiMakmur). SiMakmur is a savings account for individuals who have never had an account, by utilizing digital media so that it can be expanded and applied to areas that have not been reached by banking office facilities. This account is free from a minimum balance and is not subject to monthly administration fees, and can take advantage of SMS banking facilities as a transaction medium



Inklusi keuangan Bank Mandiri diwujudkan juga dengan memberikan KUM (Kredit Usaha Mikro) kepada pengusaha mikro untuk membiayai kebutuhan usaha produktif, baik untuk kebutuhan investasi maupun kebutuhan modal kerja. KUM merupakan pembiayaan segmen mikro dengan *limit* Rp10 juta hingga Rp500 juta bagi pengusaha mikro yang *feasible* namun belum *bankable*.

Selain itu, Bank Mandiri juga memberikan KUR (Kredit Usaha Rakyat) yang merupakan bagian dari program pemerintah dalam memberikan akses pembiayaan pada Usaha Mikro, Kecil dan Menengah (UMKM). KUR diberikan pada kelompok usaha yang produktif dan layak menerima pinjaman namun belum memiliki agunan tambahan, atau agunan tambahan belum cukup. Bank Mandiri melayani tiga jenis KUR, yaitu:

1. KUR *Retail* memiliki kriteria *limit* kredit di atas Rp25 juta sampai dengan maksimal Rp200 juta per debitur, dan jangka waktu maksimal 3 tahun untuk kredit modal kerja dan 5 tahun untuk kredit investasi.
2. KUR Mikro memiliki kriteria *limit* kredit maksimal sampai dengan Rp25 juta per debitur dan jangka waktu maksimal 2 tahun.
3. KUR TKI memiliki kriteria *limit* kredit maksimal sampai dengan Rp25 juta per debitur dengan jangka waktu disesuaikan dengan masa kontrak kerja atau maksimal 12 bulan.

Penyaluran KUR/KUM bertujuan untuk meningkatkan kapasitas daya saing pengusaha mikro, mendorong pertumbuhan ekonomi, penyerapan tenaga kerja dan menanggulangi kemiskinan.

Bank Mandiri's financial inclusion is also realized by providing KUM (Micro Business Credit) to micro entrepreneurs to finance the needs of productive businesses, both for investment needs and working capital needs. KUM is a micro segment financing with a limit of Rp10 million to Rp500 million for micro entrepreneurs who are feasible but not yet bankable.

In addition, Bank Mandiri also provides KUR (People's Business Credit) which is part of the government's program to provide access to financing for Micro, Small and Medium Enterprises (MSMEs). KUR is given to business groups that are productive and eligible to receive loans but do not have additional collateral, or the additional collateral is not sufficient. Bank Mandiri serves three types of KUR, namely:

1. Retail KUR has credit limit criteria above Rp25 million up to a maximum of Rp200 million per debtor, and a maximum period of 3 years for working capital loans and 5 years for investment loans.
2. Micro KUR has criteria for a maximum credit limit of up to Rp25 million per debtor and a maximum period of 2 years.
3. KUR TKI has a maximum credit limit criteria of up to Rp25 million per debtor with a period adjusted to the work contract period or a maximum of 12 months.

The distribution of KUR/KUM aims to increase the competitive capacity of micro-entrepreneurs, encourage economic growth, absorb labor and reduce poverty.



KUR Pertanian [FN-CB-240a.2]

Bank Mandiri memberikan modal usaha KUR kepada petani tanaman pangan untuk menjaga ketahanan pangan dan meningkatkan kesejahteraan petani. Petani yang didukung adalah petani tanaman pangan utama seperti jagung, kacang tanah, kedelai, padi, ketela pohon, palawija, ubi jalar dan umbi lainnya. Program ini ditujukan bagi petani yang sudah memiliki lahan maupun yang menyewa lahan. Pada tahun pelaporan terdapat 106.291 petani yang diberi modal, dengan total pinjaman KUR sebesar Rp9,93 triliun. Bank Mandiri memiliki komitmen untuk menambah pembiayaan bagi 500 petani tiap tahunnya.

KUR Nelayan [FN-CB-240a.2]

Penyaluran KUR diberikan pada nelayan rajungan tradisional, nelayan tangkap dan nelayan pengepul. KUR Nelayan diberikan untuk mendukung modal kerja melaut, seperti pembelian BBM, sembako, alat tangkap, maupun investasi berupa pembelian kapal. Ada 9.155 nelayan yang mendapatkan KUR Nelayan dengan total pembiayaan sebesar Rp734 miliar.

KUR for Agriculture [FN-CB-240a.2]

Bank Mandiri provides KUR business capital to food crop farmers to maintain food security and improve farmer welfare. Supported farmers are farmers of main food crops such as corn, peanuts, soybeans, rice, cassava, secondary crops, sweet potatoes and others. This program is intended for farmers who already own land or who rent land. In the reporting year there were 106,291 farmers who were given capital, with a total KUR loan of Rp9.93 trillion. Bank Mandiri has a commitment to increase financing for 500 farmers each year.

KUR for Fisheries [FN-CB-240a.2]

The distribution of KUR is given to traditional crab fishermen, capture fishermen and collector fishermen. Fishermen's KUR is given to support working capital at sea, such as purchasing fuel, basic necessities, fishing gear, as well as investing in the purchase of ships. There are 9,155 fishermen who get Fisherman's KUR with a total financing of Rp734 billion.

Portofolio berdasarkan Ukuran (Kategori), Segmen Usaha, Sektor Ekonomi

Portfolio by Size (Category), Business Segment, Economic Sector
[FS6] [FS7] [FN-CB-240a.1] [FN-CB-240a.2]

| Keterangan | 2021 | | 2020 | | 2019 | | Description |
|------------------------------------|---------------|--------|---------------|--------|---------------|--------|---------------------------------------|
| | Jumlah Amount | % | Jumlah Amount | % | Jumlah Amount | | |
| Menurut ukuran (dalam juta rupiah) | | | | | | | According to size (in million rupiah) |
| Portofolio Mikro | 13.431.078 | 1,62% | 11.464.773 | 1,50% | 12.640.102 | 1,60% | Micro-size Portfolio |
| Portofolio Kecil | 59.610.718 | 7,20% | 43.370.161 | 5,68% | 36.747.611 | 4,64% | Small-size Portfolio |
| Portofolio Menengah | 30.504.858 | 3,68% | 35.208.251 | 4,61% | 42.843.911 | 5,41% | Middle-size Portfolio |
| KUR Retail (Bade KUR retail) | 44.360.780 | 5,36% | 34.828.785 | 4,56% | 30.153.891 | 3,81% | KUR Retail (Bade KUR retail) |
| KUR Mikro (Bade KUR mikro + sumi) | 8.906.987 | 1,08% | 6.927.238 | 0,91% | 1.856.347 | 0,23% | KUR Mikro (Bade KUR retail+sumi) |
| KUR TKI (Bade KUR TKI) | 0.505 | 0,00% | 0.398 | 0,00% | 6.373 | 0,00% | KUR TKI (Bade KUR TKI) |
| Portofolio korporasi sedang | 173.756.396 | 20,98% | 158.352.200 | 20,74% | 151.879.589 | 19,17% | Medium corporate portfolio |
| Portofolio korporasi besar | 333.835.899 | 40,31% | 309.632.987 | 40,55% | 328.907.137 | 41,51% | Large corporate portfolio |



| Keterangan | 2021 | | 2020 | | 2019 | | Description |
|--|---------------|-------|---------------|-------|---------------|-------|--|
| | Jumlah Amount | % | Jumlah Amount | % | Jumlah Amount | | |
| Menurut sektor (dalam juta rupiah) | | | | | | | By sector (in million rupiah) |
| Pertanian (Bade KUR Sektor Pertanian) | 14.209.630 | 0,74% | 5.650.474 | 1,72% | 1.676.857 | 0,21% | Agriculture (Bade KUR Sektor Pertanian) |
| Perikanan (Bade KUR Sektor Perikanan) | 947.052 | 0,04% | 323.704 | 0,11% | 22.243 | 0,00% | Fisheries (Bade KUR Sektor Perikanan) |
| Industri Pengolahan (Bade KUR Industri Pengolahan) | 3.807.081 | 0,19% | 1.442.672 | 0,46% | 277.689 | 0,04% | Processing Industry (Bade KUR Industri Pengolahan) |
| Jasa Produksi (Bade KUR Jasa produksi) | 11.861.925 | 0,78% | 5.938.958 | 1,43% | 2.940.098 | 0,37% | Production Service (Bade KUR Jasa produksi) |
| Pertambangan (Bade KUR pertambangan) | 13.545 | 0,13% | 968.151 | 0,00% | 963.829 | 0,12% | Mining (Bade KUR pertambangan) |
| Perdagangan (Bade KUR perdagangan) | 22.417.172 | 1,20% | 9.153.512 | 2,71% | 3.629.520 | 0,46% | Commerce (Bade KUR perdagangan) |
| Jasa (Bade KUR Jasa) | 3.655 | 0,24% | 1.819.170 | 0,00% | 1.819.170 | 0,23% | Service (Bade KUR Jasa) |

Penyaluran Kredit UMKM berdasarkan Sektor (dalam miliar Rupiah)

MSME Loan Distribution by Sector (in million Rupiah)

[FS6] [FS7] [FN-CB-240a.1]

| Menurut sektor | 2021 | | | Jumlah 2021 Amount 2021 | By Sector |
|---|-------------|-------------|-----------------|-------------------------|--|
| | Mikro Micro | Kecil Small | Menengah Medium | | |
| Pertanian, perburuhan, dan sarana pertanian | 6.435 | 10.639 | 8.755 | 25.828 | Agriculture, labor and agricultural facilities |
| Pertambangan | - | 228 | 464 | 692 | Mining |
| Perindustrian | 378 | 4.290 | 2.158 | 6.826 | Industry |
| Listrik, gas dan air | - | 29 | 54 | 83 | Electricity, gas and water |
| Konstruksi | 56 | 1.203 | 2.211 | 3.470 | Construction |
| Perdagangan, restoran dan hotel | 5.644 | 35.929 | 12.454 | 54.027 | Commerce, restaurant and hotel |
| Pengangkutan, pergudangan, dan komunikasi | 167 | 1.625 | 1.253 | 3.045 | Transportation, warehousing and communication |
| Jasa-jasa dunia usaha | 178 | 2.498 | 2.159 | 4.835 | Business services |
| Jasa-jasa sosial/ masyarakat | 571 | 3.170 | 996 | 4.738 | Social/community services |
| Total Kredit UMKM | 13.431 | 59.610 | 30.505 | 103.547 | Total MSME Loans |

| Menurut sektor | 2020 | | | Jumlah 2020 Amount 2020 | By Sector |
|---|----------------|----------------|--------------------|----------------------------|--|
| | Mikro Micro | Kecil Small | Menengah Medium | | |
| Pertanian, perburuhan, dan sarana pertanian | 5.030 | 7.114 | 6.996 | 19.140 | Agriculture, labor and agricultural facilities |
| Pertambangan | - | 35 | 352 | 387 | Mining |
| Perindustrian | 240 | 2.537 | 2.540 | 5.317 | Industry |
| Listrik, gas dan air | - | 3 | 71 | 74 | Electricity, gas and water |
| Konstruksi | 6 | 199 | 2.106 | 2.311 | Construction |
| Perdagangan, restoran dan hotel | 5.371 | 28.921 | 15.941 | 50.233 | Commerce, restaurant and hotel |
| Pengangkutan, pergudangan, dan komunikasi | 182 | 1.040 | 1.233 | 2.455 | Transportation, warehousing and communication |
| Jasa-jasa dunia usaha | 146 | 1.546 | 4.627 | 6.319 | Business services |
| Jasa-jasa sosial/ masyarakat | 490 | 1.974 | 1.342 | 3.806 | Social/community services |
| Lain-lain | - | - | - | 19.140 | Others |
| Total Kredit UMKM | 11.465 | 43.370 | 35.208 | 90.043 | Total MSME Loans |

| Menurut sektor | 2019 | | | Jumlah 2019 Amount 2019 | By Sector |
|---|----------------|----------------|--------------------|----------------------------|--|
| | Mikro Micro | Kecil Small | Menengah Medium | | |
| Pertanian, perburuhan, dan sarana pertanian | 3.835 | 4.227 | 7.703 | 15.765 | Agriculture, labor and agricultural facilities |
| Pertambangan | 40 | 13 | 540 | 593 | Mining |
| Perindustrian | 411 | 1.403 | 3.523 | 5.336 | Industry |
| Listrik, gas dan air | 11 | 3 | 686 | 699 | Electricity, gas and water |
| Konstruksi | 326 | 478 | 18.435 | 3.356 | Construction |
| Perdagangan, restoran dan hotel | 6.363 | 27.108 | 1.625 | 51.907 | Commerce, restaurant and hotel |
| Pengangkutan, pergudangan, dan komunikasi | 354 | 917 | 221 | 2.897 | Transportation, warehousing and communication |
| Jasa-jasa dunia usaha | 698 | 1.222 | 216 | 7.671 | Business services |
| Jasa-jasa sosial/ masyarakat | 602 | 1.377 | 384 | 4.008 | Social/community services |
| Lain-lain | - | - | 0,21 | - | Others |
| Total Kredit UMKM | 12.640 | 36.748 | 10.509 | 92.232 | Total MSME Loans |



PROGRAM LITERASI KEUANGAN BANK MANDIRI BANK MANDIRI FINANCIAL LITERACY PROGRAM

Selama tahun 2021, Bank Mandiri memiliki beberapa program literasi keuangan yang ditujukan untuk meningkatkan kesadaran masyarakat akan pengelolaan finansial. Beberapa program tersebut adalah sebagai berikut:

1. SOENERGY TALK – Virtual Event Pasar Digital (PaDi) UMKM
SME *Banking Group* berpartisipasi sebagai salah satu pengisi acara *talk show* SOENERGY TALK dalam *Virtual Event* Pasar Digital (PaDi) UMKM yang merupakan program BUMN. Pada acara SOENERGY TALK tersebut, hal-hal yang disampaikan antara lain terkait program, *channel*, dan produk-produk pembiayaan Bank Mandiri sebagai solusi bagi UMKM.

Di samping itu, terdapat pemaparan mengenai program pembiayaan khusus untuk pelaku UMKM yang terdaftar dan bertransaksi melalui *platform* PaDi yaitu pembiayaan dengan skema *Invoice Financing* atas dasar dokumen BAST/*invoice* yang telah di-*accept* dengan *limit* di atas Rp200 Juta hingga Rp1 miliar bagi UMKM yang terdaftar dan bertransaksi melalui *platform* PaDi untuk percepatan penerimaan pembayaran dari *Buyer* BUMN.

Throughout 2021, Bank Mandiri has several financial literacy programs aimed to increase public awareness of financial management. Some of these programs are as follows:

1. SOENERGY TALK – Virtual Event Pasar Digital (PaDi) UMKM
The SME *Banking Group* participated as one of the performers on the SOENERGY TALK *talk show* in the MSME Digital Market *Virtual Event* (PaDi), which is a BUMN program. At the SOENERGY TALK event, the things that were conveyed were related to programs, channels, and Bank Mandiri financing products as solutions for MSMEs.

In addition, there is an explanation of a special financing program for MSME actors who are registered and have made transaction through the PaDi platform, with the *Invoice Financing* scheme based on BAST/*invoice* documents that have been accepted with a limit above Rp200 million to Rp1 billion for MSMEs that are registered and have made transaction through the PaDi platform to accelerate payment receipts from BUMN buyers.



Program dilaksanakan 1x yaitu pada tanggal 16 September 2021 dan dihadiri sekitar 200 peserta secara online.

The program was held once, namely on September 16, 2021 and was attended by around 200 participants online.



2. WEBINAR – “Edukasi Perpajakan dan Pengelolaan Keuangan Menggunakan Aplikasi Digital” – UKM Center
SME *Banking Group* mengadakan webinar bertajuk “Edukasi Perpajakan dan Pengelolaan Keuangan Menggunakan Aplikasi Digital”, sebagai salah satu bentuk *Beyond Lending Services* yang diberikan melalui UKM Center. Kegiatan ini bertujuan untuk membantu UMKM agar lebih memahami konsep pengelolaan keuangan dan bisnis mereka, serta berupaya meningkatkan pemahaman pelaku UMKM mengenai perhitungan perpajakan dan juga menumbuhkan kesadaran untuk membayar pajak. Acara ini diselenggarakan pada tanggal 09 November 2021 yang diikuti oleh 120 peserta yang merupakan pelaku usaha UMKM di wilayah Jakarta dan Bandung.

Dalam *event* tersebut menghadirkan pembicara yang berkompeten di bidangnya yaitu edukasi perpajakan disampaikan oleh Tim Penyuluh dari Direktorat Penyuluhan Pelayanan dan Hubungan Masyarakat, sementara edukasi pengelolaan keuangan disampaikan oleh Chatat.ID yang merupakan salah satu penyedia aplikasi keuangan digital di Indonesia.

2. WEBINAR – “Taxation Education and Financial Management Using Digital Applications” – SME Center
SME *Banking Group* mengadakan webinar bertajuk The SME *Banking Group* held a webinar titled “Taxation and Financial Management Education Using Digital Applications”, as a form of *Beyond Lending Services* provided through the SME Center. This activity aims to help MSMEs to better understand the concept of financial management and their business, as well as to increase the understanding of MSME actors regarding tax calculations and raise awareness of paying taxes. This event was held on November 9, 2021, which was attended by 120 participants who were MSME business actors in the Jakarta and Bandung areas.

The event featured speakers who are competent in their fields, such as tax education delivered by the Extension Team from the Directorate of Service Extension and Public Relations, while financial management education was delivered by Chatat.ID, which is one of the providers of digital financial applications in Indonesia.



3. Mandiri Edukasi [FN-CB-240a.4] Customer Care Group (CCG) mengadakan Mandiri Edukasi yaitu webinar dengan tema Generasi Cerdas Keuangan untuk civitas akademika universitas dan masyarakat umum.

Pada tahun 2021 CCG melaksanakan sebanyak dua acara:

- a. Universitas Hassanudin Makassar pada 28 September 2021
- b. Universitas Islam Negeri (UIN) Jogja pada 22 Desember 2021

Dalam event tersebut menghadirkan pembicara yang berkompeten di bidangnya untuk melakukan *sharing* materi yang berkaitan untuk meningkatkan literasi keuangan masyarakat, yaitu materi keamanan transaksi, cerdas berinvestasi, perencanaan keuangan serta *entrepreneurship*.

Pada tahun 2021, dilakukan sebanyak 2 kali yang dihadiri total sekitar 1.000 peserta yang terdiri dari civitas akademika dan masyarakat umum.

3. Mandiri Edukasi [FN-CB-240a.4] Customer Care Group (CCG) mengadakan Mandiri The Customer Care Group (CCG) held Mandiri Edukasi, a webinar with the theme Financial Smart Generation for the university academic community and the public.

In 2021 CCG will carry out two events:

- a. Hassanudin Makassar University on September 28, 2021
- b. State Islamic University (UIN) Jogja on December 22, 2021

In those events, we invited numerous experts as speakers to share their knowledges and experiences that can help enhance the communities' financial literacy, specifically on transaction security, smart investing, financial planning, and entrepreneurship.

In 2021, it was held twice, attended by a total of around 1,000 participants consisting of the academic community and the general public.



4. Edukasi dan Sosialisasi Tabungan Simpanan Pelajar (SIMPEL) dan Program Satu Rekening Satu Pelajar (KEJAR) [FN-CB-240a.4] Retail Deposit Product & Solution (RDPS Group) selaku *product owner* Tabungan dengan berbagai solusi finansial nasabah sebagai nasabah turut serta dalam melakukan edukasi finansial ke beberapa segmen nasabah, khususnya kepada nasabah pelajar dan nasabah *payroll* Bank Mandiri.

Edukasi keuangan kepada nasabah pelajar turut dilakukan untuk meningkatkan literasi dan inklusi keuangan. Pada tahun 2021, telah dilakukan kegiatan edukasi dan sosialisasi mengenai Mandiri Tabungan Simpanan Pelajar (SIMPEL) dan Program Satu Rekening Satu Pelajar (KEJAR) dalam rangka event Hari Indonesia Menabung (HIM) pada periode Juli hingga Agustus 2021. Kegiatan sosialisasi dilakukan secara nasional dengan target peserta adalah pelajar maupun perangkat sekolah dan dilakukan secara online atau offline menyesuaikan dengan kondisi lokasi pelaksanaan kegiatan. Program literasi yang dilakukan diantaranya mencakup penyampaian kepentingan menabung sejak usia muda, pentingnya menabung, dan informasi terkait produk tabungan SIMPEL sebagai salah satu produk tabungna untuk pelajar dengan persyaratan mudah dan sederhana serta mendapatkan pengalaman menabung tanpa biaya yang dapat dimanfaatkan pelajar untuk melatih kebiasaan menabung. Pada tahun pelaporan, Bank Mandiri berhasil menambahkan 60.357 rekening SIMPEL tanpa biaya sepanjang 2021, sehingga total terdapat 458.729 rekening SIMPEL. [FS16] [FN-CB-240a.3]

5. Pengelolaan dan Perencanaan Keuangan untuk Nasabah *Payroll*
Untuk nasabah *payroll*, RDPS Group aktif menyelenggarakan webinar terkait pengelolaan dan perencanaan keuangan berkolaborasi dengan *Wealth Management Group* dan anak perusahaan Mandiri. Aktivitas webinar terkait literasi keuangan diberikan secara rutin kepada pegawai perusahaan sebagai fasilitas khusus untuk perusahaan mitra *payroll* yang bekerjasama dengan Bank Mandiri. Tema yang dibahas pada webinar literasi keuangan dapat disesuaikan dengan kebutuhan perusahaan mulai dari pengaturan *cash flow* saat menerima gaji hingga persiapan pensiun.
6. Webinar “*Personal Finance Summit*”
Pada Desember 2021 telah diselenggarakan acara webinar yang cukup besar dengan tema “*Personal Finance Summit*” yang tidak hanya dihadiri oleh satu perusahaan seperti yang biasa rutin diselenggarakan, namun terbuka untuk seluruh perusahaan dan masyarakat umum. Materi webinar yang disampaikan mengusung berbagai tema yang beragam terkait pengelolaan finansial seperti tips pengelolaan gaji dengan bijak, investasi sesuai tujuan finansial, manajemen risiko finansial melalui asuransi, hingga persiapan pensiun yang sejahtera dengan total peserta mencapai lebih dari 1.000 orang.
7. Portal AbisGajian
Selain melalui acara webinar, Bank Mandiri juga telah menyediakan portal khusus untuk nasabah *payroll* mitra yaitu <https://abisgajian.id> yang memiliki fitur – fitur terkait edukasi finansial secara lengkap, di antaranya artikel-artikel edukasi pengelolaan finansial, *financial advisory*, kalkulator finansial, info produk keuangan, simulasi *limit* pinjaman, dan penawaran khusus bagi nasabah *payroll*. Hal ini memudahkan Nasabah *Payroll* Mandiri khususnya dan masyarakat umumnya untuk dapat mengakses tips dan *trick* pengelolaan keuangan, melakukan *self assessment* terhadap kondisi keuangan masing-masing serta menemukan solusi produk finansialnya secara online.

4. Education and Socialization of Student Savings Savings (SIMPEL) and One Student Accounts Program (KEJAR) [FN-CB-240a.4] Retail Deposit Product & Solution (RDPS Group) as the product owner of Tabungan with various financial solutions for saving customers, participates in providing financial education to several customer segments, especially student customers and Bank Mandiri payroll customers.

Financial education for student customers is also carried out to increase financial literacy and inclusion. In 2021, educational and outreach activities regarding the Student Savings Account Mandiri (SIMPEL) and One Student Account Program (KEJAR) have been carried out in the context of the Indonesia Savings Day (HIM) event in the period of July to August 2021. Socialization activities are conducted nationally with the target participants are students and school staff and are carried out online or offline according to the conditions of the location. The literacy programs include conveying the importance of saving from a young age, the importance of saving, and information related to the SIMPEL savings product as one of the savings products for students with easy and simple requirements as well as getting a free saving experience that students can use to practice saving habits. In the reporting year, Bank Mandiri succeeded in adding 60,357 SIMPEL accounts at no charge throughout 2021, bringing a total of 458,729 SIMPEL accounts. [FS16] [FN-CB-240a.3]

5. Financial Management and Planning for Payroll Customers
For payroll customers, RDPS Group actively organizes webinars related to financial management and planning in collaboration with the Wealth Management Group and Mandiri’s subsidiaries. Webinars related to financial literacy are given regularly to company employees as a special facility for payroll partner companies in collaboration with Bank Mandiri. The themes discussed in the financial literacy webinar can be tailored to the company’s needs, from managing cash flow when receiving salaries to preparing for retirement.
6. “*Personal Finance Summit*” Webinar
In December 2021, a fairly large-scale webinar with the theme “*Personal Finance Summit*” was held which was not only attended by one company as is usually held regularly, but was open to all companies and the general public. The webinar material presented various themes related to financial management, such as tips for managing salary wisely, investing according to financial goals, managing financial risk through insurance, and preparing for a prosperous retirement with a total of more than 1,000 participants.
7. Portal AbisGajian
Apart from webinars, Bank Mandiri has also provided a special portal for partner payroll customers, namely <https://abisgajian.id> which has features related to complete financial education, including financial management education articles, financial advisory, financial calculators, financial product info, loan limit simulation, and special offers for payroll customers. This makes it easier for Mandiri Payroll Customers in particular and the public in general to be able to access financial management tips and tricks, conduct self-assessment of their respective financial conditions and find solutions for their financial products online.

MANAJEMEN RISIKO RISK MANAGEMENT

Melalui manajemen risiko, Bank Mandiri berupaya mengidentifikasi, mengukur, memantau dan mengendalikan kegiatannya dalam upaya meminimalkan efek negatif atau risiko terkait usahanya. Salah satu upaya Bank Mandiri dalam mengelola risiko dalam pemberian kredit terkait dengan aspek lingkungan telah diatur dalam ketentuan di Bank Mandiri dimana dalam memberikan kredit agar memperhatikan aspek lingkungan, antara lain:

1. Penerapan analisa Lingkungan, Sosial, Tatakelola (LST) untuk debitur prioritas Rencana Aksi Keuangan Berkelanjutan (RAKB).
2. AMDAL dan Hasil Penilaian PROPER sebagai salah satu data/informasi debitur.
3. Aspek lingkungan sebagai salah satu komponen penilaian prospek usaha debitur dalam menetapkan kualitas kredit debitur.

Through risk management, Bank Mandiri seeks to identify, measure, monitor and control its activities in an effort to minimize negative effects or risks related to its business. One of Bank Mandiri's efforts in managing risk in providing credit related to environmental aspects has been regulated in Bank Mandiri's regulations, which in providing credit pay attention to environmental aspects, including:

1. Implementation of Environmental, Social, Governance (ESG) analysis for priority debtors of the Sustainable Finance Action Plan (RAKB).
2. AMDAL and PROPER Assessment Results as one of the debtor data/information.
3. Environmental aspects as one of the components of the assessment of the debtor's business prospects in determining the credit quality of the debtor.





Bank Mandiri juga menghindari pemberian kredit yang berisiko, seperti:

1. Kredit yang digunakan untuk membiayai usaha yang bersifat spekulasi, usaha perjudian, pornografi, bertentangan norma kesusilaan, narkoba dan sektor-sektor yang dilarang regulator dan peraturan UU lainnya.
2. Kredit yang diberikan tanpa informasi keuangan yang cukup, kecuali untuk kredit-kredit kecil dapat disesuaikan seperlunya oleh Bank Mandiri.
3. Kredit yang memerlukan keahlian khusus yang tidak dimiliki Bank Mandiri.
4. Kredit kepada debitur bermasalah dan atau macet pada bank lain atau kreditur lain, dan kredit yang dijamin oleh guarantor/penjamin individual yang pernah masuk dalam daftar kredit bermasalah di bank lain atau daftar hitam/macet Bank Indonesia atau *negatif list bank*, kecuali yang bersangkutan dinilai kooperatif, berkarakter baik dan penyebab kredit bermasalah atau macet diakibatkan oleh faktor-faktor yang dapat diyakini tidak bertentangan dengan ketentuan Bank Mandiri dan peraturan regulator termasuk akibat kondisi perekonomian yang buruk atau bencana alam.
5. Kredit untuk perusahaan yang pengurusnya/pemilikinya tercatat dalam daftar hitam, kredit macet SLIK dan daftar cecak (cegah dan tangkal), atau melakukan perbuatan tercela di bidang perbankan.
6. Kredit untuk partai politik, organisasi politik, dan kegiatan-kegiatan politik.

Bank Mandiri also avoids providing risky credit, such as:

1. Credit used to finance speculative businesses, gambling businesses, pornography, contrary to moral norms, narcotics and sectors prohibited by regulators and other laws and regulations.
2. Loans granted without sufficient financial information, except for small loans, can be adjusted as necessary by Bank Mandiri.
3. Loans that require special skills that Bank Mandiri does not have.
4. Loans to non-performing debtors and/or bad debts at other banks or other creditors, and loans guaranteed by individual guarantors/guarantors who have been included in the list of non-performing loans at other banks or included in negative list of banks by Bank Indonesia, except those concerned are considered cooperative, of good character and the cause of non-performing loans is caused by factors that can be believed not to be in conflict with Bank Mandiri regulations and regulatory regulations, including due to bad economic conditions or natural disasters.
5. Credit for companies whose management/owners are listed on the black list, bad credit SLIK and block lists (prevent and deterrence), or commit disgraceful acts in the banking sector.
6. Credit for political parties, political organizations, and political activities.



7. Kredit kepada perorangan dengan kekebalan diplomatik, atau pengurusnya memiliki kekebalan diplomatik.
8. Kredit untuk usaha produksi, perdagangan, pengiriman dan impor senjata di luar badan usaha/institusi resmi yang mendapat izin khusus/legalitas khusus dari pemerintah.
9. Kredit untuk proyek atau usaha yang secara nyata membahayakan lingkungan.
10. Kredit yang tidak sesuai dengan ketentuan-ketentuan hukum yang berlaku.

Dalam salah satu aspek *Risk Management*, Bank Mandiri mempertimbangkan dan memitigasi seluruh risiko, termasuk risiko lingkungan dan sosial dalam aktivitas bisnisnya.

Penilaian Risiko Atas Penerapan Keuangan Berkelanjutan [OJK E.3]

Bank Mandiri menyadari adanya risiko dalam penerapan keuangan berkelanjutan. Untuk itu, dalam RAKB Bank Mandiri telah menggariskan tentang upaya-upaya yang diambil Bank Mandiri dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko atas penerapan keuangan berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup. Termasuk di dalamnya, penetapan tentang peran Direksi dan Dewan Komisaris dalam mengelola, melakukan review berkala dan meninjau efektivitas proses manajemen risiko di Bank Mandiri. Penerapan manajemen risiko secara umum dalam Bank Mandiri dijelaskan dalam bab Tata Kelola.

Audit Kepatuhan LST [FS9]

Dalam mendukung program ramah lingkungan, Bank Mandiri menuangkan di dalam kebijakan perkreditan dengan salah satu kriteria *targeted customer* Bank dalam melakukan pemberian kredit adalah menghindari kredit untuk proyek atau usaha yang secara nyata membahayakan lingkungan yang juga menjadi komponen penilaian dalam penetapan kualitas aset produktif. SPI melakukan *assurance* terhadap debitur yang bidang usahanya memiliki potensi dampak negatif terhadap lingkungan dengan melakukan pengecekan dokumen terkait ramah lingkungan telah sesuai dengan peraturan perundang-undangan yang berlaku. Pada tahun 2021, pelaksanaan audit dilakukan terhadap 38 debitur segmen komersial dalam bidang perkebunan kelapa sawit, pertambangan batubara, *pulp and paper*, industri bahan kimia. Berdasarkan hasil audit, debitur telah memenuhi aturan dengan dokumen pendukung AMDAL ataupun PROPER telah lengkap.

7. Credit to individuals with diplomatic immunity, or whose administrators have diplomatic immunity.
8. Credit for the business of producing, trading, shipping and importing weapons outside the official business entity/institution that has received a special permit/special legality from the government.
9. Credit for projects or businesses that seriously harm the environment.
10. Credit that is not in accordance with applicable legal provisions.

In one aspect of Risk Management, Bank Mandiri considers and mitigates all risks, including environmental and social risks in its business activities

Risk Assessment on the Implementation of Sustainable Finance [OJK E.3]

Bank Mandiri is aware of the risks involved in implementing sustainable finance. To that end, Bank Mandiri's RAKB has outlined the efforts taken by Bank Mandiri in identifying, measuring, monitoring, and controlling risks in the implementation of sustainable finance related to economic, social and environmental aspects. This includes determining the role of the Board of Directors and the Board of Commissioners in managing, conducting periodic reviews and reviewing the effectiveness of the risk management process at Bank Mandiri. The general implementation of risk management in Bank Mandiri is described in the Governance chapter.

ESG Compliance Audit [FS9]

To support the environmentally friendly program, Bank Mandiri has included one of the criteria in its credit policy for the Bank's targeted customers in providing credit which is to avoid credit for projects or businesses that actually endanger the environment, which is also an assessment component in determining the quality of productive assets. SPI provides assurance to debtors whose business fields have a potential negative impact on the environment by checking documents related to being environmentally friendly in accordance with applicable laws and regulations. In 2021, an audit was conducted on 38 debtors from the commercial segment in the oil palm plantations, coal mining, pulp and paper, chemical industries. Based on the results of the audit, the debtor has complied with the regulations with complete supporting documents for AMDAL or PROPER.

04.

MENINGKATKAN PRODUK DAN LAYANAN DIGITAL IMPROVING PRODUCTS AND DIGITAL SERVICES





“

Bank Mandiri melakukan berbagai inovasi produk dan layanan digital untuk meluaskan akses perbankan dan meningkatkan kemandirian ekonomi masyarakat.

Bank Mandiri carries out various product innovations and digital services to improve community access to banking and increase their economic resilience.

”

PERBANKAN DIGITAL DIGITAL BANKING

“Bank Mandiri melayani seluruh nasabah dengan standar layanan internasional melalui penyediaan solusi keuangan yang inovatif.”

“Bank Mandiri serves all customers with international service standards by providing innovative financial solutions.”



Dewasa ini, menjadi digital adalah kewajiban. Menghadirkan layanan yang dapat dinikmati oleh pengguna, kapan saja dan di mana saja adalah keharusan. Semua layanan tersedia dalam genggaman, diujung jari, dapat diakses kapan saja di mana saja. Memberikan kemudahan bagi nasabah yang hendak melakukan transaksi finansial dan non-finansial, kapan pun di mana pun.

Bank Mandiri sebagai salah satu bank BUMN terbesar dengan jumlah nasabah mencapai 31,1 juta nasabah, melihat digitalisasi sebagai satu keharusan dalam menyediakan akses layanan digital untuk nasabah. Kecepatan dan kecanggihan teknologi yang dihadirkan menjadi nilai tambah untuk nasabah yang ingin menikmati layanan perbankan terbaik. Dua hal ini yang kemudian menjadi fokus bagi Bank Mandiri dalam memberikan layanan kepada nasabah. Kemudahan transaksi sesuai dengan kebutuhan nasabah dari berbagai segmentasi menjadi bonus bagi layanan yang

In this era, going digital is a necessity, including providing accessible services for anyone at any given time. Every service should be made accessible at customers fingertips, hence providing easy access to carry out financial and non-financial transactions anywhere and anytime is necessary.

As one of the largest state-owned banks with over 31.1 million customers, Bank Mandiri views digitalization as a necessity in providing digital service. The use of the most sophisticated technology can give customers the best banking experience. The aforementioned areas have become two major focuses of Bank Mandiri in providing its services. The ease of transaction based on the need of customers from various backgrounds serves as an added value.

diberikan perbankan kepada nasabahnya. Melalui beragam variasi *e-channel* yang dimiliki oleh Bank Mandiri, nasabah dapat menikmati berbagai layanan dengan mudah.

Sesuai dengan visinya “Melayani seluruh nasabah dengan standar layanan internasional melalui penyediaan solusi keuangan yang inovatif”, Bank Mandiri memberikan layanan digital yang dapat membantu nasabah terutama di masa pandemi COVID-19 ini. Hal ini menjadi nilai tambah tersendiri di tengah sulitnya kondisi ekonomi yang sedang dihadapi oleh Indonesia dan dunia secara umum.

Dalam implementasi pengembangan produk dan layanan digital yang inovatif, Bank Mandiri berpedoman pada lima strategi utama, yaitu: *leveled up digital readiness, develop digital native products, modernize distribution channels, data driven decision making* dan *widen leveraging digital ecosystem*. Hingga akhir Desember 2021, tercatat layanan distribusi Bank Mandiri dilengkapi dengan:

1. 13.087 unit ATM yang terhubung dalam jaringan domestik lewat Gerbang Pembayaran Nasional (GPN) dan jaringan internasional;
2. 2,3 juta *Merchant Quick Response Code Indonesian Standard* (QRIS);
3. 200 ribu *merchant Electronic Data Capture* (EDC);
4. E-Commerce yang tersebar di seluruh Indonesia;
5. Jaringan e-banking SMS Banking;
6. *Call Center* 14000;
7. MITA sebagai layanan *chatbanking*.

Bank Mandiri juga telah meluncurkan strategi optimalisasi layanan digital banking di aplikasi *financial super app* Livin' by Mandiri yang memberikan solusi perbankan komprehensif, melalui pemanfaatan infrastruktur Bank Mandiri. Transformasi digital ini juga akan menyentuh seluruh kebutuhan nasabah dari hulu hingga ke hilir, termasuk menghubungkan layanan keuangan Bank Mandiri dengan ekosistem digital.

Financial super app Livin' by Mandiri menawarkan keunggulan utama, yaitu pengalaman perbankan yang lengkap layaknya memiliki kantor cabang di genggaman, layanan keuangan yang terintegrasi dalam satu aplikasi, serta *platform* yang bisa mengintegrasikan berbagai ekosistem digital favorit nasabah. Dengan fitur yang kian lengkap dan tampilan yang sangat interaktif, tidak heran apabila *financial super app* Livin' by Mandiri sudah diunduh oleh 6 juta pengguna hanya dalam waktu dua bulan sejak diluncurkan pada awal Oktober 2021. Bahkan, hingga Desember 2021, total pengguna Livin' by Mandiri sudah menembus angka 9,8 juta dengan jumlah transaksi mencapai 1,5 miliar transaksi dan nilai transaksi sebesar Rp1.630 triliun atau tumbuh 52% dari akhir tahun 2020.

Through varied e-channels that Bank Mandiri has developed, customers can enjoy many services with ease.

In line with its vision “to serve all customers with international service standards by providing innovative financial solutions,” Bank Mandiri offers digital services that can help customers, especially during the COVID-19 pandemic. This has become a value-added amidst the difficult economic situation faced by Indonesia and the international community generally.

In implementing product development and innovative digital service, Bank Mandiri adheres to five main principles, namely: level up digital readiness, develop digital native products, modernize distribution channels, data-driven decision making and widen leveraging digital ecosystem. As of the end of December 2021, Bank Mandiri distribution services have been equipped with:

1. 13,087 ATM units that are connected with domestic network through National Payment Gateway (GPN) and international network;
2. 2.3 million Merchants of Quick Response Code Indonesian Standard (QRIS);
3. 200 thousand merchants of Electronic Data Capture (EDC);
4. E-Commerce spread throughout Indonesia;
5. E-banking SMS network;
6. Call Center 14000;
7. MITS as chat banking service.

Bank Mandiri has also launched a digital banking service optimization strategy in Livin' by Mandiri financial super app that offers a comprehensive banking solution by utilizing Bank Mandiri's infrastructures. The digital transformation will also touch every need of customers from a to z, including connecting Bank Mandiri financial service with the digital ecosystem.

Livin' by Mandiri financial super app offers one unrivaled feature, namely a comprehensive banking experience that enables the customers to feel as if they have a Bank Mandiri branch office on their hand, an integrated financial service, and a platform that can integrate various digital ecosystems. With its complete features and an interactive user interface, no wonder that Livin' by Mandiri financial super app has been downloaded by over six million users since being launched in early October of 2021. As of December 2021, the total users of Livin' by Mandiri have reached 9.8 million with 1.5 billion transactions and transaction value amounting to Rp1,630 trillion or a 52 percent increase compared to 2020.



Untuk memudahkan para nasabah bertransaksi, Bank Mandiri menyediakan berbagai sarana perbankan digital seperti yang tertera berikut ini:

To help ease customers' transaction, Bank Mandiri provides various digital banking facilities, namely:

Perbankan Digital Digital Banking

| Daftar E-channel | Rincian Data Detail of Data | Total | Data Breakdown Breakdown Data | List of E-Channel |
|-----------------------------------|-----------------------------------|-------------------------|----------------------------------|-----------------------------------|
| Livin' by Mandiri Apps | Jumlah Pengguna Aktif | 6.902.781 | Total Active Users | Livin' by Mandiri Apps |
| | Frekuensi Transaksi | 1.044.036.481 | Transaction Frequency | |
| | Nominal Transaksi | Rp1.455.108.346.665.950 | Transaction Nominal | |
| Livin' by Mandiri Web | Jumlah Pengguna Aktif | 762.120 | Total Active Users | Livin' by Mandiri Web |
| | Frekuensi Transaksi | 58.603.539 | Transaction Frequency | |
| | Nominal Transaksi | Rp61.574.592.287.751 | Transaction Nominal | |
| New Livin' by Mandiri (Livin 2.0) | Jumlah Pengguna Aktif | 3.813.938 | Total Active Users | New Livin' by Mandiri (Livin 2.0) |
| | Frekuensi Transaksi | 122.570.964 | Transaction Frequency | |
| | Nominal Transaksi | Rp123.916.269.585.673 | Transaction Nominal | |
| SMS BANKING | Jumlah Pengguna Aktif | 901.318 | Total Active Users | SMS BANKING |
| | Frekuensi Transaksi | 151.254.608 | Transaction Frequency | |
| | Nominal Transaksi | Rp50.228.754.430.889 | Transaction Nominal | |
| ATM | Jumlah Pengguna aktif (BMRI only) | 9.194.733 | Total Active Users (BMRI Only) | ATM |
| | Frekuensi Transaksi | 1.087.249.713 | Transaction Frequency | |
| | Nominal Transaksi | Rp816.552.305.013.489 | Transaction Nominal | |
| E-Commerce | Frekuensi Transaksi | 18.880.644 | Transaction Frequency | E-Commerce |
| | Nominal Transaksi | Rp16.119.471.211.348 | Transaction Nominal | |
| EMONEY | Jumlah Kartu Aktif | 6.494.615 | Total Active Cards | EMONEY |
| | Frekuensi Transaksi Purchase | 982.542.587 | Transaction Frequency (Purchase) | |
| | Nominal Transaksi Purchase | Rp16.730.535.608.617 | Transaction Nominal (Purchase) | |
| | Frekuensi Transaksi Topup | 129.898.258 | Total Frequency (Topup) | |
| | Nominal Transaksi Topup | Rp16.972.447.707.159 | Transaction Nominal (Topup) | |
| EDC | Jumlah Merchant | 177.032 | Total Merchant | EDC |
| | Frekuensi Transaksi | 185.866.620 | Transaction Frequency | |
| | Nominal Transaksi | Rp111.148.652.006.236 | Total Active Cards | |
| QRIS | Jumlah Merchant | 2.358.163 | Total Merchant | QRIS |
| | Frekuensi Transaksi | 6.076.044 | Transaction Frequency | |
| | Nominal Transaksi | Rp594.261.206.720 | Total Active Cards | |

PRODUK DAN LAYANAN PRODUCTS AND SERVICES

Berbagai layanan yang disediakan oleh Bank Mandiri di antaranya: [GRI 102-2] [OJK F.28]

Various services provided by Bank Mandiri include: [GRI 102-2] [OJK F.28]



LIVIN' BY MANDIRI

Layanan ini adalah *Financial SuperApp* yang menyediakan layanan perbankan komprehensif yang diakses melalui *smartphone*. Livin' by Mandiri (logo kuning) menghadirkan berbagai pilihan solusi terkini yang disesuaikan dengan kebutuhan finansial maupun non finansial nasabah, seperti pembukaan rekening untuk nasabah baru, tarik tunai tanpa kartu, *Linkage e-Wallet*, *Quick Pick*, Intip Saldo, *Smart Payment*, *Instant Aceso*, dan berbagai fitur-fitur menarik lainnya.

LIVIN' BY MANDIRI

This service is the financial super app that offers comprehensive banking services accessible through smartphones. Livin' by Mandiri (yellow logo) presents various up-to-date solutions based on customers' financial and non-financial needs such as opening a bank account for new customers, cardless withdrawal, e-Wallet Linkage, Quick Pick, Balance Inquiry, Smart Payment, Instant Access, and other interesting features.



MANDIRI ONLINE

Mandiri Online adalah layanan perbankan dalam genggaman, yang dapat diakses melalui *smartphone* dan personal komputer (PC). Memberikan solusi transaksi finansial dan non-finansial nasabah yang dapat diakses secara *online* 24/7. Mandiri Online kemudian bertransformasi menjadi Livin' by Mandiri (logo biru) pada tanggal 8 Maret 2021.

MANDIRI ONLINE

Mandiri Online is that offers banking services at your fingertips and can be accessed through smartphone or personal computer. It offers online solutions for customers' financial and non-financial transactions 24/7. On March 8, 2021, Mandiri Online was transformed into Livin' by Mandiri (blue logo).

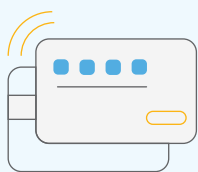


MANDIRI SMS

Mandiri SMS adalah layanan perbankan yang dapat di akses dengan menggunakan sarana ponsel/HP untuk melakukan transaksi perbankan, yaitu transaksi non finansial (cek saldo) dan transaksi finansial (transfer, bayar, beli, *top up e-Money*, dan lain-lain) melalui SMS.

MANDIRI SMS

Mandiri SMS is a banking service accessible through mobile phone. It enables users to do both financial and non-financial transactions, namely balance inquiry, money transfer, purchase, payment, top-up, and others through short message service (SMS).



MANDIRI E-MONEY

Mandiri e-money adalah uang elektronik berbasis *chip* yang diterbitkan oleh Bank Mandiri sebagai pengganti uang tunai untuk transaksi pembayaran seperti di tol, parkir, Transjakarta, kereta, minimarket dan berbagai *merchant* lainnya.

MANDIRI E-MONEY

Mandiri e-money is chip-based electronic money issued by Bank Mandiri as an alternative of cash for offline transactions such as in toll gate, parking machine, Transjakarta, train station, minimarket, and other merchants.

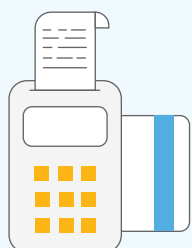


MANDIRI CHATBANKING

Mandiri Chatbanking adalah layanan komunikasi antara Bank Mandiri dengan Nasabah melalui *account* resmi WhatsApp Bank Mandiri di nomor 08118414000. Dengan layanan ini Bank Mandiri menyampaikan informasi, notifikasi, dan berinteraksi dengan nasabah. Sebaliknya nasabah juga dapat menanyakan info produk dan layanan Bank Mandiri melalui nomor WhatsApp yang sama.

MANDIRI CHATBANKING

Mandiri Chatbanking is a communication service between Bank Mandiri and its customers, which can be contacted through 08118414000. Through this service, Bank Mandiri can send information and notification as well as interact directly with customers. Likewise, customers can also ask about product and service information through WhatsApp.



MANDIRI EDC

Mandiri EDC adalah layanan penyediaan mesin *Electronic Data Capture* (EDC) yang tersedia di toko/ *merchant* yang bekerjasama dengan Bank Mandiri. Mandiri EDC dapat memfasilitasi penerimaan transaksi pembelian, pembayaran, tarik tunai dan *top-up* e-money menggunakan Kartu Mandiri maupun Bank lain secara elektronik melalui Jaringan Domestik, *International Payment Network*, dan Jaringan Bank Mandiri.

MANDIRI EDC

Mandiri EDC is a service for procurement of *Electronic Data Capture* (EDC) machines available at shops/merchants in collaboration with Bank Mandiri. Mandiri EDC can facilitate the receipt of purchases, payments, cash withdrawals, and e-money top-ups using Mandiri or other Bank cards electronically through the Domestic Network, *International Payment Network*, and Bank Mandiri Network.



MANDIRI ATM

Layanan ini merupakan transaksi perbankan melalui mesin ATM yang memfasilitasi Nasabah untuk mengakses rekening Mandiri Tabungan atau Mandiri Giro dalam melakukan transaksi tunai, cek saldo, transfer, pembayaran dan pembelian dengan menggunakan Kartu Mandiri. Melalui Jaringan Domestik dan *International Payment Network*, Mandiri ATM juga dapat melayani transaksi dengan kartu bank lain.

MANDIRI ATM

This service is banking transaction services through ATM machines that facilitate Customers to access Mandiri Savings or Mandiri Giro accounts in making cash transactions, checking balances, transfers, payments and purchases using Mandiri Card. Mandiri ATM can also serve transactions using other bank cards through the Domestic Network and *International Payment Network*.

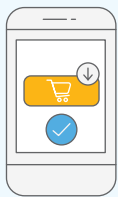


MANDIRI ATM SETOR TARIK

ATM ini adalah salah satu jenis mesin ATM untuk transaksi setor tunai, transaksi tarik tunai, transaksi transfer antar bank, dan transaksi pembayaran/pembelian bagi semua Nasabah Bank Mandiri yang mempunyai rekening tabungan. Layanan transaksi perbankan lainnya pada mesin Mandiri ATM juga dapat diakses di mesin Mandiri ATM Setor Tarik.

MANDIRI ATM DEPOSIT AND CASH WITHDRAW

This ATM is a type of ATM machine for cash deposit transactions, cash withdrawal transactions, interbank transfer transactions, and payment/purchase transactions for all Bank Mandiri customers with savings accounts. Other banking transaction services at Mandiri ATM can also be accessed at Mandiri ATM Deposit and Cash Withdraw.

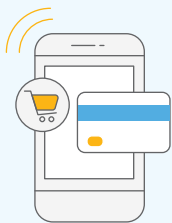


MANDIRI E-COMMERCE

Layanan ini adalah layanan penerimaan transaksi Kartu Mandiri maupun bank lain di toko/merchant online yang bekerjasama dengan Bank Mandiri. Mandiri e-commerce memberikan kenyamanan bertransaksi karena pembayaran dilakukan dalam flow transaksi yang terintegrasi tanpa perlu mengakses channel perbankan lainnya. Nasabah dapat menggunakan Kartu Mandiri maupun bank lain melalui International Payment Network.

MANDIRI E-COMMERCE

This service is a service for accepting Mandiri and other Bank Cards transactions at online shops/merchants in collaboration with Bank Mandiri. Mandiri e-commerce provides transaction convenience because payments are made in an integrated transaction flow without the need to access other banking channels. Customers can use Mandiri Card or other bank cards through the International Payment Network.



MANDIRI DIRECT DEBIT

Layanan ini merupakan sarana pembayaran Mandiri Debit yang frictionless dan aman di merchant e-commerce dengan menggunakan ID transaksi berupa nomor kartu dan expiry date serta otorisasi menggunakan OTP. Dimana otorisasi dilakukan oleh Bank sendiri sebagai issuing tanpa melibatkan principal dengan OTP dikirimkan oleh Bank.

MANDIRI DIRECT DEBIT

This service is frictionless and secure Mandiri Debit payment facility at e-commerce merchants using transaction ID in the form of card number and expiry date as well as authorization using OTP. The authorization is carried out by the issuing Bank without involving principal with OTP sent by the Bank.



MANDIRI QRIS

Layanan ini merupakan penerimaan transaksi pembayaran menggunakan metode QR Code di merchant Bank Mandiri dengan menggunakan uang elektronik berbasis server maupun sumber dana lainnya. QR terstandarisasi oleh Bank Indonesia sehingga memungkinkan penggunaannya bertransaksi secara interoperabilitas menggunakan Livin' by Mandiri maupun aplikasi lainnya baik Bank maupun Non-Bank (fintech) yang telah terdaftar dan disetujui oleh Bank Indonesia. Mandiri QRIS mamberikan kemudahan bertransaksi bagi merchant secara cashless.

MANDIRI QRIS

The service is a payment transaction acceptance services using the QR Code method at Bank Mandiri merchants using server-based electronic money or other sources of funds. QR is standardized by Bank Indonesia so that it allows users to transact interoperably using Livin' by Mandiri and other Bank and Non-Bank (fintech) applications that have been registered and approved by Bank Indonesia. Mandiri QRIS provides cashless transactions for merchants.

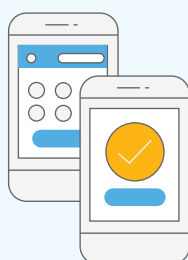


MANDIRI CUSTOMER SERVICE MACHINE (CS MACHINE)

Layanan ini merupakan layanan digital perbankan terbaru Bank Mandiri yang dilengkapi dengan teknologi *biometric verification* untuk layanan penggantian kartu (ganti jenis kartu, ganti kartu rusak, bahkan ganti kartu hilang) serta layanan pembukaan rekening baru. Nasabah dapat bertransaksi secara *self service* di CS Machine dengan tahapan transaksi yang praktis (tanpa perlu mengisi formulir), cepat, beroperasi 24 jam, dan tidak perlu antri di cabang.

MANDIRI CUSTOMER SERVICE MACHINE (CS MACHINE)

This service is Bank Mandiri's newest digital banking service, equipped with biometric verification technology for card replacement services (change card type, replace damaged card, and replace lost card) as well as new account opening services. CS Machine allows customers to perform practical and quick self-service transactions (without the need to fill out forms) as it operates for 24 hours and customers do not need to queue at the branch office.

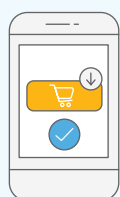


MANDIRI APPLICATION PROGRAMMING INTERFACE

Mandiri Application Programming Interface (API) memberikan kemudahan akses terhadap produk dan layanan perbankan kepada pelaku ekosistem digital yang diintegrasikan pada aplikasi Mitra untuk memanfaatkan layanan perbankan secara mudah dan aman.

MANDIRI APPLICATION PROGRAMMING INTERFACE

Mandiri Application Programming Interface (API) provides ease of access to banking products and services for digital ecosystem players integrated into the Partner application to take advantage of banking services in an easy and safe manner.



DIGITAL LENDING FOR ECOMMERCE AND FINTECH

Bank Mandiri bekerja sama dengan perusahaan digital di Indonesia untuk memberikan pinjaman modal kerja (*non-revolving*) kepada UMKM yang terdaftar sebagai *online seller/merchant*. Proses pengajuan dilakukan secara online melalui *platform partner* dan dikirimkan ke Bank Mandiri via API. Dana akan diterima di rekening nasabah setelah pinjaman disetujui. Selain itu bagi perusahaan digital yang belum memiliki *platform* untuk pengajuan pembiayaan, Bank Mandiri memiliki website *on-boarding* yang dapat memproses pengajuan pinjaman.

DIGITAL LENDING FOR ECOMMERCE AND FINTECH

Bank Mandiri collaborates with digital companies in Indonesia to provide working capital loans (*non-revolving*) to MSMEs registered as online sellers/merchants. The submission process is carried out online through the partner platform and sent to Bank Mandiri via API. Funds will be received in the customer's account after the loan is approved. In addition, for digital companies that have not had a platform for loan applications, Bank Mandiri has an on-boarding website to process loan applications.



DIGITAL LENDING FOR VALUE CHAIN BUSINESS

Merupakan produk pembiayaan usaha yang diberikan oleh Bank Mandiri kepada nasabahnya yang berjualan melalui Platform Digital. Nasabah dapat mencairkan pinjaman sesuai nominal yang diinginkan secara berulang (*revolving*), selama belum mencapai batas limit pinjaman. Proses pengajuan dilakukan secara online melalui platform partner yang bekerja sama dengan Bank Mandiri dan dikirimkan ke Bank Mandiri via API. Selanjutnya, nasabah dapat mengecek status pengajuan pinjamannya melalui *platform partner*.

DIGITAL LENDING FOR VALUE CHAIN BUSINESS

Is a business financing product provided by Bank Mandiri to its customers selling products through the Digital Platform. Customers can withdraw the loan according to the desired nominal repeatedly (revolving loan), as long as it has not reached the loan limit. The submission process is carried out online through a partner platform in collaboration with Bank Mandiri and sent to Bank Mandiri via API. Furthermore, customers can check the status of their loan application through the partner platform.

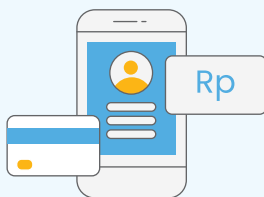


KOPRA

Kopra memberikan layanan digital *single access* yang menjadi pusat aktivitas informasi dan transaksi finansial bagi ekosistem bisnis para pelaku usaha di segmen *wholesale* dan *value chain*-nya secara *end to end* (hulu ke hilir).

KOPRA

Kopra provides digital single access services as the center of information and financial transaction activities for the business ecosystem of business actors in the wholesale segment and its end-to-end value chain.



MANDIRI INTERNET BISNIS

Mandiri Internet Bisnis adalah layanan *e-banking* untuk melakukan transaksi finansial dan non finansial dengan aplikasi *internet banking* yang diperuntukkan bagi nasabah bisnis dari segmen perorangan dan perusahaan khususnya kategori perusahaan kecil dan menengah. Fitur yang terdapat di dalam layanan Mandiri Internet Bisnis meliputi informasi umum rekening, transfer, pembayaran, pembelian, administrasi, informasi bisnis dan aktivitas bisnis.

MANDIRI INTERNET BISNIS

Mandiri Internet Bisnis is an e-banking service for making financial and non-financial transactions with the internet banking application that is intended for business customers from individual and corporate segments, especially the Small and Medium Enterprise category. The features in Mandiri Internet Business service include general account information, transfers, payments, purchases, administration, business information and business activities.



PRODUK DAN LAYANAN BERKELANJUTAN SUSTAINABLE PRODUCTS AND SERVICES

[GRI 102-2] [OJK F.28]

Sebagai salah satu dari “*First Movers on Sustainable Banking*” di Indonesia, Bank Mandiri menempatkan diri sebagai *role model* di bidang inisiatif dan penerapan keuangan berkelanjutan. Bank Mandiri menyadari peran pentingnya dalam mendukung pemerintah dan dunia global untuk mencapai tujuan keberlanjutan, dengan menyediakan produk dan layanan yang memberikan dampak positif bagi lingkungan dan sosial. Data terkait produk dan layanan berkelanjutan dapat dilihat dalam laporan ini pada bab ekonomi.

Bank Mandiri mengembangkan produk keuangan dalam bentuk *sustainable/green/social bonds*, yaitu instrumen keuangan yang bersifat hutang. Hasil obligasi ini akan disalurkan untuk membiayai atau membiayai kembali proyek-proyek yang berwawasan lingkungan (*green*), proyek pengembangan sosial (*social*), atau kombinasi keduanya (*sustainable*). Sebagai langkah awal, Bank Mandiri telah menyusun *framework* untuk *sustainable/green/social bonds* yang disesuaikan dengan regulasi OJK dan ketentuan lain yang berlaku secara nasional dan internasional. Di samping itu pemilihan proyek disesuaikan pula dengan kebijakan risiko Bank Mandiri.

Kebijakan dan Tanggung Jawab Produk dan Layanan yang Adil dan Setara

[FS15] [OJK F.17]

Bank Mandiri berkomitmen untuk memberikan produk dan layanan yang adil dan setara. Setiap produk dan layanan dipastikan telah memenuhi ketentuan peraturan dan undang-undang yang berlaku. Salah satunya, Bank Mandiri menyusun *sustainable/green/social bonds*, yang berpedoman pada *International Capital Market Association (ICMA)*, untuk kemudian ditinjau oleh pihak eksternal yang independen, sebelum akhirnya disetujui oleh Komite Manajemen Risiko. Berbagai langkah yang ditempuh Bank Mandiri dalam perumusan *framework sustainable/green/social bonds* adalah:

1. Merumuskan tujuan penggunaan dari *sustainable/green/social bonds* untuk dialokasikan pada pembiayaan atau pembiayaan kembali seluruh atau sebagian *eligible asset* sesuai dengan kriteria yang telah ditentukan;
2. Merumuskan mekanisme evaluasi dan seleksi *eligible asset*;
3. Merumuskan mekanisme pengelolaan dana yang diperoleh;
4. Merumuskan mekanisme pelaporan penggunaan dana dan dampak dari setiap penerbitan *sustainable/green/social bonds*;

As one of “*First Movers on Sustainable Banking*”, Bank Mandiri seeks to become a role model in the field of initiatives and implementation of sustainable finance. Bank Mandiri recognizes its important role in supporting the government and the global community to achieve sustainability goals, by providing products and services with a positive environmental and social impact. Data related to sustainable products and services can be found in this report in the economics chapter.

Bank Mandiri developed financial service products in the form of Sustainable/Green/Social Bonds, debt financial instruments. The proceeds of these bonds were specifically channeled to finance or refinance environmentally sound projects (*green*), social development projects (*social*), or a combination of both (*sustainable*). As a first step, Bank Mandiri has developed a framework for *sustainable/green/social bonds* in accordance with OJK regulations and other applicable national and international regulations. In addition, project selection was also adjusted to Bank Mandiri's risk policy.

Fair and Equitable Product and Service Policy and Responsibilities

[FS15] [OJK F.17]

Bank Mandiri is committed to providing fair and equal products and services. Each product and service is ensured to have complied with the provisions of applicable laws and regulations. One of them, Bank Mandiri prepared *sustainable/green/social bonds* framework according to the criteria of the *International Capital Market Association (ICMA)*, to be reviewed by an independent external party for approval by the Risk Management Committee. The preparation of a *sustainable/green/social bonds* framework covers the following:

1. Formulate the purpose of using *sustainable/green/social bonds* to be allocated to the financing or refinancing of all or part of the *eligible assets* in accordance with predetermined criteria;
2. Formulate a mechanism for evaluation and selection of *eligible assets*;
3. Formulate a mechanism for managing the funds obtained;
4. Formulate a reporting mechanism for the use of funds and the impact of each issuance of *sustainable/green/social bonds*;



5. Meminta persetujuan RMPC (*Risk Committee*) atas *framework sustainable/green/social* yang sudah ditinjau oleh *Second Party Opinion*;
 6. Melakukan penerbitan *sustainability/green/social bonds* sesuai dengan kebutuhan likuiditas bank dan kondisi pasar;
 7. Pemantauan dan pelaporan hasil penerbitan *sustainability/green/social bonds*.
5. Request RMPC (*Risk Committee*) approval for a sustainable/green/social framework that has been reviewed by the *Second Party Opinion*;
 6. Issuing Sustainability/Green/Social Bonds in accordance with the Bank's liquidity needs and market conditions;
 7. Monitoring and reporting of the issuance of Sustainability/Green/Social Bonds.

Dampak Produk Keuangan Berkelanjutan

Di samping menyediakan produk dan layanan yang bersifat inklusif seperti KUR/KUM (Kredit Usaha Rakyat/Kredit Usaha Mikro), Bank Mandiri juga menyediakan berbagai produk dan layanan berkelanjutan berupa produk dengan manfaat sosial dan lingkungan. Dampak positif dari produk dan layanan berkelanjutan ini tentunya mendukung pencapaian tujuan berkelanjutan (SDGs) untuk menjaga kelestarian lingkungan, meningkatkan kesejahteraan masyarakat, mengurangi kemiskinan serta kesenjangan sosial. Tidak terdapat dampak negatif yang signifikan dari produk dan layanan tersebut, karena Bank Mandiri telah melakukan *due diligence*, yaitu perhitungan yang teliti, pemeriksaan, pemantauan dan evaluasi atas produk dan layanan tersebut. [OJK F.28] Sebanyak 100% (atau seluruh) produk dan jasa Bank Mandiri telah dievaluasi sehingga keamanannya bagi pelanggan terjamin. [OJK F.27]

Selain melalui proses pemeriksaan yang teliti, produk dan layanan Bank Mandiri telah mendapatkan persetujuan dari regulator, seperti OJK dan BI sebelum diluncurkan. Oleh sebab itu, tidak ada produk yang ditarik kembali pada masa pelaporan. [OJK F.29]

Impact of Sustainable Financial Products

In addition to providing inclusive products and services such as KUR/KUM (People's Business Credit/Micro Business Credit), Bank Mandiri also provides a variety of sustainable products and services in the form of products with social and environmental benefits. The positive impact of sustainable products and services supported the achievement of sustainable goals (SDGs) to preserve the environment, improve community welfare, reduce poverty and social inequality. There was no significant negative impact from the products and services because Bank Mandiri has carried out due diligence, namely prudent calculation, inspection, monitoring and evaluation of the products and services. [OJK F.28] A total of 100% (or all) of Bank Mandiri's products and services have been evaluated to ensure its safety for customers. [OJK F.27]

In addition to going through a rigorous inspection process, Bank Mandiri's products and services have received approval from regulators, such as the OJK and BI before launching. Therefore, there were no recalled products during the reporting period. [OJK F.29]

KEAMANAN INFORMASI

INFORMATION SECURITY

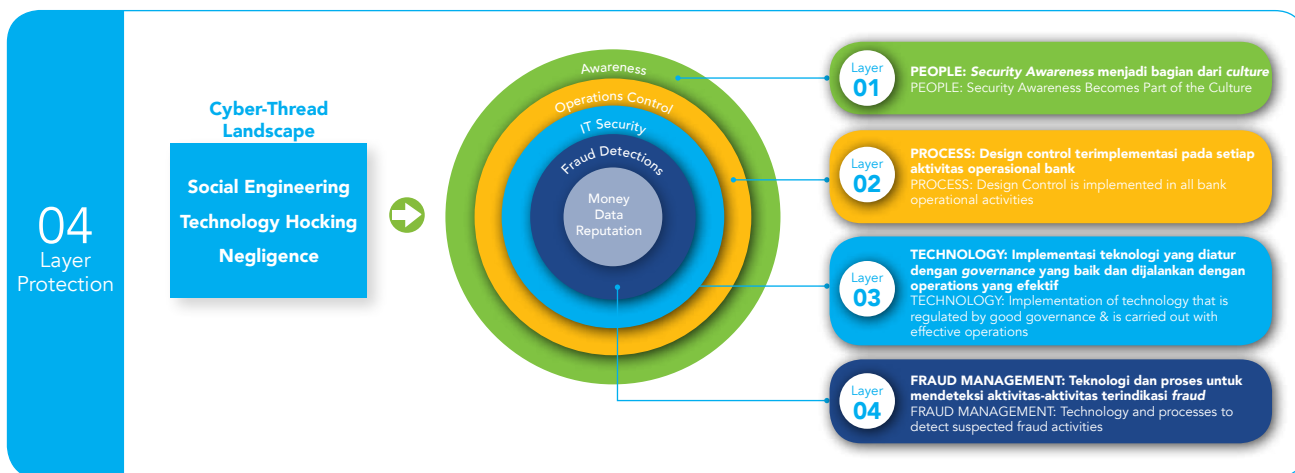
[FN-CB-230A.2]

Seiring dengan tren transformasi perbankan yang didukung oleh perkembangan teknologi dan layanan berbasis digital, ancaman serangan siber yang dihadapi Bank Mandiri semakin meningkat. Kondisi pandemi COVID-19 yang masih belum berakhir semakin mendorong nasabah untuk menggunakan teknologi dan layanan berbasis digital dalam melakukan seluruh aktivitas transaksi produk perbankan. Hal ini menjadikan keamanan informasi merupakan hal yang krusial bagi Bank Mandiri karena terdapat beberapa risiko seperti pencurian, kehilangan, penyalahgunaan, dan pengungkapan data serta informasi yang dapat merugikan reputasi Bank Mandiri, di samping mengakibatkan tuntutan hukum dan kerugian finansial.

Sejak 2018, Bank Mandiri membentuk divisi khusus yaitu *Chief Information Security Officer (CISO) Office* untuk menjaga dan meningkatkan ketahanan dan keamanan informasi dari ancaman serangan siber. Dalam mengelola keamanan informasi, CISO Office memiliki *Cybersecurity Framework* yang terdiri atas *4-layers protection* dan dieksekusi melalui *3-pillars execution*. *Cybersecurity Framework* tersebut disusun dengan patuh terhadap regulasi (BI dan OJK), selaras dengan standar internasional ISO 27001 dan *best practice* (NIST/National Institute of Standards and Technology), serta adaptif terhadap perkembangan teknologi pengamanan.

Along with the trend of banking transformation supported by the development of technology and digital-based services, Bank Mandiri is facing an increased risk of cyber-attack. The COVID-19 pandemic, which has not yet ended, has increasingly encouraged customers to use digital-based technology and services in making all banking product transactions. Information security plays a crucial role for Bank Mandiri because several risks such as theft, loss, misuse, and disclosure of data and information may damage Bank Mandiri's reputation, in addition to resulting in lawsuits and financial losses.

Since 2018, Bank Mandiri has formed a special division, the Chief Information Security Officer (CISO) Office to maintain and improve information resilience and security from the threat of cyber attacks. In managing information security, CISO Office has a Cybersecurity Framework consisting of 4-layers of protection and is executed through 3-pillars execution. Cybersecurity Framework has been prepared in compliance with regulations (BI and OJK), in line with international standards ISO 27001 and best practice (NIST/ National Institute of Standards and Technology), as well as adaptive to developments in security technology.



| | Pillar 1 (P1): Governance & Awareness | Pillar 2 (P2): Protection | Pillar 3 (P3): Operations |
|---------------------------|---|--|---|
| 03 Pillar Execution | <p>P1.1 Security Awareness Program (Program peningkatan security awareness seluruh stakeholder) Security Awareness Program (Program to increase the security awareness of all stakeholders)</p> | <p>P2.1 Defense Mechanism (1 s.d. 5) (implementasi teknologi dengan pengamanan multi-layer mulai dari aplikasi, jaringan, endpoint, dan server) Defense Mechanism (1 s.d. 5) (Implementation of technology with multi-layer security from application, network, endpoint to server)</p> | <p>P3.1 Security Operation Center/Help Desk/IT Support (kapabilitas untuk monitoring cyber-threat 24x7) Security Operation Center/Help Desk/IT Support (Capabilities for 24x7 cyber threat monitoring)</p> |
| | <p>P1.2 Security Policy (ketentuan & standar pengamanan informasi di area awareness, protection dan operations) Security Policy (Regulations & standards of information security in the area of awareness, protections and operations)</p> | <p>P2.2 Penetration Testing & Secure Coding (pengujian celah keamanan pada software, hardware, dan apps flow) Penetration Testing & Secure Coding (Testing for security vulnerabilities in software, hardware and apps flow)</p> | <p>P3.2 Threat Intelligence (cara mendapatkan informasi tentang teknik, teknologi serangan terkini serta lengkap mitigasinya) Threat Intelligence (Methods to get information on the latest attack techniques, technologies and mitigation measures)</p> |
| | <p>P1.3 Organization Structure & Personnel (program peningkatn kapabilitas keamanan informasi pegawai) Organization Structure & Personnel (Program to increase employee information security capability)</p> | <p>P2.3 User Access Management (pengelolaan user ID level/privilege normal maupun tinggi) User Access Management (Normal and high User ID level/privilege management)</p> | <p>P3.3 Vendor Security Assessment (evaluasi pada penyedia jasa TI dengan cara interview, kuesioner dan site-visit) Vendor Security Assessment (Evaluation of IT service providers by means of interviews, questionnaires and site visits)</p> |

Dalam rangka menumbuhkan kesadaran mengenai keamanan informasi (*security awareness*), termasuk awareness atas perlindungan data pribadi, CISO Office melaksanakan *Security Awareness Program* secara rutin untuk seluruh karyawan dari *level* paling rendah hingga *level* paling tinggi, termasuk pihak ketiga. Diharapkan kesadaran akan keamanan informasi ini menjadi bagian dari perilaku sehari-hari dan pada akhirnya menjadi budaya Bank. Bank Mandiri mengadakan beberapa program, yaitu:

1. Sertifikasi *Security Awareness* (1x/tahun)
 - Level 1 (*Staff* hingga *Team Leader*)
 - Level 2 (*Department Head*)
 - Level 3 (*Group Head*)
 - Level 4 (*Dewan Komisaris dan Direksi*)
2. *Phishing Drill* (2x/tahun)
3. *Security Awareness Campaign*
 - *Newsletter* (12x/tahun)
 - *Poster* (4x/tahun)
 - *Podcast* (4x/tahun)

Security awareness program tersebut mencakup topik proteksi keamanan data, perlindungan data, panduan WFH yang aman, keamanan bertransaksi online, dan lainnya.

Selain itu, Bank Mandiri secara rutin (minimal 2x/tahun) menyelenggarakan *Cybersecurity Drill* untuk menguji kapabilitas organisasi dalam mendeteksi, merespon, dan memitigasi insiden keamanan TI. Penyelenggaraan *Cybersecurity Drill* dilakukan melalui metode *table-top* maupun simulasi percobaan serangan dari pihak internal dan/atau eksternal, serta melibatkan beberapa unit kerja antara lain unit kerja IT, unit kerja *risk management*, unit kerja *business continuity*, unit kerja *customer care*, dan unit kerja *corporate secretary*. Beberapa contoh topik/skenario yang telah diuji antara lain: *ransomware attack*, *illegal hacking*, *unauthorized access*, *data leakage*, *email threat*, dan lain-lain.

Bank Mandiri menyadari risiko keamanan informasi tidak hanya terdapat pada internal, namun juga pada pihak ketiga yang bekerja sama. Untuk itu, CISO Office secara rutin melakukan reviu keamanan informasi atas organisasi pihak ketiga sesuai dengan materialitas dan kriticalitas kerjasama dengan Bank.

Aktivitas pengelolaan keamanan informasi dipantau oleh Dewan Komisaris dan Direksi melalui Komite Pemantau Risiko dan IT & *Digital Banking Committee*. Selain itu, dalam rangka percepatan implementasi *Cybersecurity Framework*, CISO Office memiliki program IT *Security Improvement Taskforce* yang mulai dijalankan sejak 2020. IT *Security Improvement Taskforce* melaporkan progress

In order to raise information security awareness, including personal data protection awareness, CISO Office regularly implements a *Security Awareness Program* for all employees from the lowest to the highest levels, including third parties. It is hoped that the information security awareness will become part of daily conduct and eventually become the Bank's culture. Bank Mandiri held several programs, namely:

1. *Security Awareness Certification* (once a year)
 - Level 1 (*Staff to Team Leader*)
 - Level 2 (*Department Head*)
 - Level 3 (*Group Head*)
 - Level 4 (*Board of Commissioners and Board of Directors*)
2. *Phishing Drill* (two times a year)
3. *Security Awareness Campaign*
 - *Newsletter* (twelve times a year)
 - *Poster* (four times a year)
 - *Podcast* (four times a year)

The security awareness program covers several topics including data security protection, data protection, safe WFH guidelines, online transaction security, and other related topics.

In addition, Bank Mandiri regularly (at least two times a year) conducts *Cybersecurity Drills* to assess the organization's capabilities in detecting, responding to, and mitigating IT security incidents. The *Cybersecurity Drill* was carried out through *table-top* method and *cyberattack simulation* from internal and/or external parties and involved several work units, including IT, Risk Management, Business Continuity, Customer Care, and Corporate Secretary Work Units. Topics/scenarios that have been tested include *ransomware attacks*, *illegal hacking*, *unauthorized access*, *data leakage*, *email threats*, and other scenarios.

Bank Mandiri is aware that information security risks are not only caused by internal employees, but also third parties in collaboration with the Bank. For this reason, the CISO Office conducts information security reviews on third-party organizations on a regular basis in accordance with the materiality and criticality of collaboration with the Bank.

Information security management activities are monitored by the Board of Commissioners and the Board of Directors through the Risk Monitoring Committee and the IT & Digital Banking Committee. In addition, in order to accelerate the implementation of the *Cybersecurity Framework*, CISO Office has an IT *Security Improvement Taskforce* program that has been running since 2020. The IT *Security*



implementasinya secara berkala (seminggu dua kali) kepada Direktur dan SEVP, serta mengundang pihak-pihak terkait apabila diperlukan.

Sebagai bagian dari proses internal control, terdapat program audit internal terhadap keamanan informasi untuk memastikan bahwa seluruh aktivitas operasional sesuai dengan ketentuan internal dan regulator. Audit tersebut dilaksanakan minimal 1x dalam setahun. Terdapat pula departemen audit khusus yang dibentuk untuk menjalankan fungsi pengendalian internal, yaitu *IT Security Audit*. Untuk memenuhi aspek kepatuhan pada regulator (BI) atas penerbitan PBI No.23/6/PBI/2021 tentang Penyedia Jasa Pembayaran, satuan kerja *IT Security Audit* akan menyelenggarakan audit yang dilakukan oleh pihak eksternal independen mulai tahun 2022 yang akan dilaksanakan secara rutin 1x/tahun.

Bank Mandiri bersama dengan Perusahaan Anak (PA) berkomitmen membangun dan mewujudkan *reliable cybersecurity defense* pada Mandiri Group. Hal ini diinisiasi dengan penyusunan standar *security requirement* yang menjadi referensi oleh masing-masing PA. Standar *security requirement* tersebut disusun berdasarkan *Cybersecurity Framework* Bank Mandiri dengan mempertimbangkan kompleksitas sistem dan kerentanan terhadap serangan siber PA. Berdasarkan standar tersebut, masing-masing PA melakukan *self-assessment* dan menyusun *action plan* pemenuhan apabila terdapat *gap*. Dalam penyusunannya, CISO Office memberikan asistensi kepada PA. Selanjutnya, *action plan* masing-masing PA dipaparkan kepada Dewan Direksi Bank Mandiri dan Perusahaan Anak untuk memperoleh masukan dalam rangka mewujudkan *reliable cybersecurity defense* pada Mandiri Group. Aktivitas ini dipantau dan dilaporkan kepada regulator.

Data Privacy

Terkait pengelolaan kerahasiaan dan keamanan data pribadi, Bank Mandiri telah memiliki dan mengimplementasikan *Data Governance Framework* yang diadopsi dari *framework best practice*. Beberapa praktik yang diterapkan antara lain:

1. Nasabah dapat menambah/melengkapi dan mengubah data pribadi melalui cabang atau *call center*,
2. Proses *masking* atas data-data yang sensitif,
3. Pengamanan atas kebocoran data melalui implementasi *Data Loss Prevention (DLP) tool*, dan lain-lain.

Selain itu, dalam rangka penyesuaian proses pengelolaan data pada PA, termasuk kerahasiaan dan keamanan data, pada Mandiri *Subsidiary Management Principle Guideline (MSMPG)* telah diatur ketentuan mengenai pengelolaan data yang dapat diadopsi dan diselaraskan oleh PA. Isu dan topik pembahasan terkait pengelolaan data, termasuk

Improvement Taskforce reports its implementation progress on a regular basis (twice a week) to the Board of Directors and SEVP, and invites relevant parties if necessary

As part of the internal control process, the internal audit program on information security ensures that all operational activities comply with internal and regulatory requirements. The audit is carried out at least once a year. In addition, the Company established a Special Audit Department, namely IT Security Audit to carry out the internal control function. To fulfill the compliance aspect with the regulator (BI) on the issuance of BI Regulation No. 23/6/PBI/2021 on Payment Service Providers, the IT Security Audit work unit will conduct an audit by an independent external party once a year on a regular basis starting in 2022.

Bank Mandiri and its Subsidiaries are committed to building and realizing reliable cybersecurity defense in the Mandiri Group. This was initiated by the preparation of security requirement standards as a reference for each subsidiary. The security requirement standards are based on Bank Mandiri's Cybersecurity Framework by considering the complexity of the system and vulnerabilities of Subsidiaries to cyber attacks. Based on the standards, each Subsidiary will conduct a self-assessment and prepare an action plan for compliance if there are any gaps. In its preparation, the CISO Office provides assistance to the Subsidiaries. Furthermore, the action plan of each subsidiary is presented to the Board of Directors of Bank Mandiri and Subsidiaries to obtain input in order to realize reliable cybersecurity defense in the Mandiri Group. This activity is monitored and reported to the regulators.

Data Privacy

In relation to the management of confidentiality and security of personal data, Bank Mandiri has owned and implemented a Data Governance Framework adopted from the best practice frameworks, including:

1. Customers can add/complete and change personal data through branches or call center,
2. Masking sensitive data,
3. Security against data leakage through the implementation of Data Loss Prevention (DLP) tool.

In addition, in order to perform the data harmonization process in the Subsidiaries, including data confidentiality and security, Mandiri Subsidiary Management Principle Guideline (MSMPG) has regulated provisions on data management that can be adopted and harmonized by the Subsidiaries. Issues and discussion topics related to data

kerahasiaan dan keamanan data, dilaporkan dan didiskusikan pada *board-level committee* yaitu *Data Steering Forum*. *Data Steering Forum* dilaksanakan minimal 1x/tahun dengan dihadiri oleh Direktur Bidang Manajemen Risiko, Direktur Bidang Kepatuhan, Direktur Bidang Keuangan dan Strategi, dan Direktur Bidang IT.

Pada tahun 2021, terdapat 2 (dua) pengaduan dari dari nasabah terkait dengan *privacy* pelanggan namun hal tersebut tidak disebabkan oleh kegagalan dan isu keamanan sistem IT Bank Mandiri. Pengaduan tersebut sudah diselesaikan dengan baik sesuai dengan SLA pengaduan yang sudah ditetapkan dan nasabah menerima dengan baik penyelesaian dari pengaduan tersebut. Sebagai wujud pelayanan prima yang diberikan oleh Bank Mandiri kepada nasabah, Bank Mandiri selalu berusaha untuk segera menindaklanjuti dan menyelesaikan pengaduan maupun keluhan yang disampaikan oleh nasabahnya.

[GRI 418-1] [FN-CB-230a.1]

management, including data confidentiality and security, are reported and discussed at the board-level committee, namely the Data Steering Forum. The Data Steering Forum is held at least once a year attended by the Director of Risk Management, Director of Compliance, Director of Finance and Strategy, and Director of IT.

In 2021, there were 2 (two) complaints from customers related to customer privacy but this was not caused by failures and security issues of Bank Mandiri's IT system. The complaint has been properly resolved in accordance with the established SLA on complaint handling and the customers agreed to the complaint resolution. As a form of excellent service provided by Bank Mandiri to customers, Bank Mandiri always strives to promptly follow up and resolve complaints submitted by customers.

[GRI 418-1] [FN-CB-230a.1]





PENGEMBANGAN AKSES ACCESS DEVELOPMENT

Penyesuaian Jumlah Cabang dan Layanan

Bank Mandiri terus meningkatkan layanannya dengan menambah titik layanan pelanggan, terutama melalui akses digital yang sangat berperan pada masa pandemi. Sebagai bentuk penyesuaian perkembangan bisnis yang mengikuti pergeseran perilaku transaksi nasabah ke *digital channel*, khususnya dalam masa pandemi ini, Bank Mandiri turut melakukan penyesuaian strategi jaringan kantor. Pada tahun 2021 Bank Mandiri melakukan pengurangan jumlah kantor cabang sebanyak 92 cabang dalam rangka optimalisasi layanan terhadap nasabah, dengan tetap mempertimbangkan tingkat penetrasi digital di setiap lokasi. Namun disamping itu, Bank Mandiri juga melakukan pembukaan empat jaringan kantor cabang pembantu baru untuk dapat menjangkau daerah bisnis yang belum terlayani oleh Bank Mandiri. Selain penyesuaian jumlah kantor cabang, Bank Mandiri telah membuka akses yang lebih luas melalui *platform* digital dan Agen Mandiri (*branchless banking*).

Akses untuk Wilayah Tertinggal [FS13]

Strategi Bank Mandiri untuk memperluas inklusi keuangan, terutama bagi masyarakat yang tidak terjangkau oleh layanan lembaga keuangan resmi, adalah dengan menyediakan agen *branchless banking*, atau dalam istilah OJK disebut LAKU PANDAI yaitu Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif. Bank Mandiri telah mengimplementasikan program Laku Pandai secara nasional sejak tahun 2016, dengan mengacu pada POJK No. 19/POJK.03/2014 dan SEOJK No. 6/SEOJK.03/2015.

Agen *branchless banking* atau Agen Mandiri ini tersebar di seluruh wilayah Indonesia. Tugas mereka diutamakan menangani wilayah berpenduduk rendah seperti di pinggiran kota dan pedesaan. Agen Mandiri juga berperan dalam melayani nasabah ekonomi lemah, di antaranya: kelompok dengan pendapatan rendah dan tidak teratur, buruh tanpa identitas legal, nasabah yang tidak memiliki agunan yang cukup, dan lainnya.

Hingga 31 Desember 2021, Bank Mandiri memiliki 162.416 Mandiri Agen, yang terdiri dari 150.377 individu dan 12.039 badan hukum. Jumlah ini merupakan peningkatan sebesar 20,7% dari tahun sebelumnya, yaitu 134.518 yang terdiri dari 122.557 individu dan 11.961 badan hukum. Adanya layanan *branchless banking* ini memberikan dampak positif berupa tambahan rekening dan dana yang masuk. Total ada 6.654.347 rekening pada tahun pelaporan dengan volume dana per 31 Desember 2021 sebesar Rp12.579.760.848.323.

Adjustment of Total Branch Offices and Services

Bank Mandiri continues to improve its services by adding customer service points, especially through digital access, which is crucial during the pandemic. As a form of adjustment to business developments following the shift in customer transaction behavior to digital channels, especially during the pandemic, Bank Mandiri has also adjusted its office network strategy. In 2021, Bank Mandiri reduced the number of branch offices by 92 branches in order to optimize services to customers, while taking into account the level of digital penetration in each location. However, in addition to that, Bank Mandiri has also opened four new sub-branches to reach business areas that have not been served by Bank Mandiri. In addition to adjusting total branch offices, Bank Mandiri has opened wider access through digital platforms and Mandiri Agents (*branchless banking*).

Access for Disadvantaged Areas [FS13]

Bank Mandiri's strategy to expand financial inclusion, especially for people who are not covered by the services of official financial institutions, is to provide *branchless banking* agents, or in OJK terms called LAKU PANDAI, Officeless Financial Services in the Context of Financial Inclusion. Bank Mandiri has implemented Laku Pandai program nationally since 2016, with reference to OJK Regulation No. 19/POJK.03/2014 and OJK Circular No. 6/SEOJK.03/2015.

Branchless banking agents or Mandiri agents are spread throughout Indonesia. Their task is prioritized to deal with low-population areas such as suburbs and rural areas. Mandiri agents also play a role in serving economically disadvantaged customers, including low and irregular income groups, workers without legal identities, customers with insufficient collateral.

As of December 31, 2021, Bank Mandiri had 162,416 Mandiri Agen, consisting of 150,377 individuals and 12,039 legal entities. This figure indicated an increase of 20.7% from the previous year, which was 134,518 consisting of 122,557 individuals and 11,961 legal entities. The existence of the *branchless banking* service had a positive impact in the form of additional accounts and incoming funds. As of December 31, 2021, there were a total of 6,654,347 accounts in the reporting year with a volume of funds of Rp12,579,760,848,323.

Kinerja Agen Bank Mandiri Mandiri Agent Performance

| Keterangan | satuan | 2021 | 2020 | 2019 | Description |
|--------------------------------------|--|-----------|-----------|---------|-------------------------------------|
| Agen Mandiri berupa individu | Jumlah Total | 150.377 | 122.557 | 89.851 | Individual Mandiri Agent |
| Agen Mandiri berupa badan hukum | Jumlah Total | 12.039 | 11.961 | 22.893 | Legal Entity Mandiri Agent |
| Rekening tabungan hasil Agen Mandiri | Jumlah Total | 1.808.173 | 1.141.048 | 363.600 | Savings Accounts via Mandiri Agents |
| Volume dana Agen Mandiri | Rp. miliar Rp. billion | 12,591 | 5,705 | 2,911 | Mandiri Agent Fund Volume |
| Mini ATM | Jumlah Total | 97.597 | 80.701 | 51.831 | Mini ATM |
| Volume transaksi Mini ATM | Juta transaksi Million transactions | 72,46 | 63,14 | 10,8 | Mini ATM Transaction Volume |
| Jumlah nominal transaksi Mini ATM | Rp. triliun Rp. trillion | 86,81 | 71,04 | 14,6 | Mini ATM Transaction Nominal Amount |

Bank Mandiri memiliki target untuk menambah 20.000 Agen Mandiri setiap tahunnya hingga tahun 2025. Agen Mandiri ini, tidak hanya bertugas untuk melayani kebutuhan perbankan masyarakat, tapi juga memberikan edukasi terkait pengetahuan keuangan. Bila setiap tahun tiap Agen Mandiri dapat mengedukasi dan mengajak 100 orang untuk membuka rekening, maka setiap tahun akan ada 200.000 orang yang dapat dijangkau dalam program inklusi keuangan ini.

Untuk mendukung layanan *branchless banking*, Bank Mandiri menyediakan Mini ATM on EDIC pada Agen Mandiri secara bertahap. Total terdapat 97.597 mini ATM yang telah terpasang di agen. Jumlah ini meningkat 20,9% dibandingkan tahun sebelumnya, yaitu 80.701. Adanya Mini ATM mendorong volume transaksi sebesar Rp86,61 triliun, naik 22,0% dari tahun sebelumnya yaitu Rp71,04 triliun. Sedangkan frekuensi transaksi pada tahun pelaporan adalah sebanyak 72,46 juta transaksi, atau meningkat 14,8% dari tahun sebelumnya yaitu 63,14 juta transaksi.

Peran Agen Mandiri menjadi sangat penting bagi masyarakat, karena agen juga berperan sebagai sarana penyalur bantuan resmi dari pemerintah. Bank Mandiri bekerjasama dengan Kementerian BUMN dan Dinas Sosial untuk menjadikan Agen Mandiri sebagai penyalur bantuan sosial, yang meliputi:

1. Program Kartu Tani
2. Program Keluarga Harapan (PKH)
3. Bantuan Pangan Non Tunai (BPNT)
4. Badan Usaha Milik Desa (BUMDes)

Akses untuk Penyandang Disabilitas [FS14]

Bank Mandiri telah memiliki produk tabungan baru dengan nama Tabungan NOW sebagai produk tabungan yang dibuka melalui *digital channel* *Livein' by Mandiri*. Tabungan NOW diharapkan dapat memfasilitasi kebutuhan perbankan

Bank Mandiri has a target to recruit 20,000 Mandiri Agen every year up to 2025. Mandiri Agen are not only tasked with serving the community need of banking, but also providing education related to financial knowledge. If each Mandiri agent can educate and invite 100 people to open savings account every year, then 200,000 people will be reached in this financial inclusion program every year.

To support branchless banking services, Bank Mandiri provided Mini ATM on EDIC to Mandiri Agen in a gradual manner. A total of 97,597 mini ATMs have been installed at the agent's outlet. The figure increased by 20.9% compared to the previous year of 80,701. The existence of Mini ATMs boosted the transaction volume by Rp86.61 trillion or 22.0% compared to the previous year of Rp71.04 trillion. Meanwhile, the frequency of transactions in the reporting year was 72.46 million transactions, increased by 14.8% compared to the previous year of 63.14 million transactions.

The role of Mandiri Agen was critical for the community because they also acted as a means of distributing the government subsidies. Bank Mandiri collaborated with the Ministry of SOEs and the Social Service Department to delegate Mandiri Agen as agents for distributing social assistance, including:

1. Farmer Card Program
2. Family Hope Program (PKH)
3. Non-Cash Food Assistance (BPNT)
4. Village-Owned Enterprises (BUMDes)

Access for People with Disabilities [FS14]

Bank Mandiri already has a new savings product named Tabungan NOW that is opened through the digital channel, *Livein' by Mandiri*. Tabungan NOW is expected to facilitate the banking needs of customers with physical impairment

nasabah yang memiliki keterbatasan fisik (tuna daksa) untuk dapat melakukan pembukaan rekening tanpa harus datang ke Kantor Cabang Bank Mandiri. Pembukaan rekening Tabungan NOW melalui Livin' by Mandiri dapat dilakukan oleh nasabah secara online dengan melengkapi data diri sesuai ketentuan dan melakukan verifikasi secara online untuk kebutuhan validasi dan penyesuaian data nasabah. Cukup dengan data KTP dan NPWP (jika ada) maka bila seluruh informasi yang diberikan sudah sesuai, rekening akan otomatis dibuat oleh sistem. Kartu debit nasabah akan dikirimkan langsung ke tempat tinggal nasabah dan dapat dilakukan aktivasi secara mandiri oleh nasabah melalui Livin' by Mandiri. Untuk menjawab kebutuhan transaksi, bagi nasabah yang melakukan pembukaan rekening Tabungan NOW melalui Livin' by Mandiri dapat secara langsung melakukan transaksi perbankan melalui Livin' by Mandiri.

Selain itu melalui produk Tabungan NOW dan Livin' by Mandiri, nasabah juga dapat melakukan kemudahan transaksi perbankan lainnya di antaranya mengisi ulang e-Money langsung tanpa perlu mengunjungi ATM hingga penarikan tunai tanpa menggunakan kartu Debit Mandiri di ATM Mandiri. Untuk memudahkan nasabah dalam melakukan transaksi finansial tanpa perlu ke cabang Bank Mandiri, nasabah juga dapat melakukan transaksi melalui Mandiri Agen yang terdapat di lokasi terdekat nasabah atau berada pada komunitas nasabah tertentu. Mandiri Agen dengan kemampuan tertentu seperti Bahasa isyarat juga dapat membantu proses pembukaan rekening sesuai ketentuan. Melalui Agen Mandiri, nasabah dapat melakukan aktivitas tarik tunai, transfer, hingga pembayaran tagihan rutin dan pembelian pulsa.

(tuna daksa) to open a savings account without having to come to a Bank Mandiri Branch Office. Opening Tabungan NOW account through Livin' by Mandiri can be carried out by customers online by completing personal data according to the provisions and conducting online verification for validation and adjustment of customer data. The customer only needs to fill out ID Card and NPWP data (if any) and if all the information provided is correct, the account will be automatically created by the system. The customer's debit card will be sent directly to the customer's residence and can be activated independently by the customer through Livin' by Mandiri. To respond to transaction needs, customers opening Tabungan NOW account through Livin' by Mandiri can directly conduct banking transactions through Livin' by Mandiri.

In addition, through Tabungan NOW and Livin' by Mandiri products, customers can also make other banking transactions, from e-Money top up without having to visit an ATM to cash withdrawals without using a Mandiri Debit card at Mandiri ATMs. To facilitate customers to make financial transactions without the need to visit a Bank Mandiri branch office, customers can also make transactions through Mandiri Agen located at the customer's closest location or in particular customer communities. Mandiri Agen with particular abilities such as sign language can also assist in the account opening process according to regulations. Customers can carry out cash withdrawals, transfers, up to routine bill payments and credit purchases through Mandiri Agen.



LAYANAN DAN KEPUASAN PELANGGAN

CUSTOMER SERVICE AND SATISFACTION

Kepuasan pelanggan menjadi tujuan Bank Mandiri. Bank Mandiri berkomitmen untuk memberikan pelayanan yang prima bagi setiap pelanggan, mengingat layanan pelanggan yang ekselen adalah salah satu strategi untuk memenangkan persaingan. Bank Mandiri berupaya menjaga loyalitas pelanggan dengan menyediakan layanan yang profesional dan cepat tanggap. Salah satunya dengan cara menyediakan beberapa kontak poin layanan yang mudah diakses oleh nasabah yaitu: cabang, e-Channel, media sosial. Sarana-sarana ini juga berfungsi sebagai saluran untuk penyampaian pengaduan. Selain itu, Bank Mandiri juga memberikan edukasi kepada nasabah agar selalu menjaga kerahasiaan data nasabah sehingga nasabah nyaman dan aman dalam bertransaksi dengan Bank. Kegiatan-kegiatan tersebut mengacu pada ketentuan-ketentuan regulator sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan (POJK) No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan.
2. Peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.
3. Peraturan Otoritas Jasa Keuangan (POJK) No.31/POJK.07/2020 tanggal 22 April 2020 perihal Penyelenggaraan Layanan Konsumen dan Masyarakat di Sektor Jasa Keuangan oleh Otoritas Jasa Keuangan.
4. Peraturan Otoritas Jasa Keuangan (POJK) No. 61/POJK.07/2020 tanggal 14 Desember 2020 tentang Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan.
5. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Kondumen di Sektor Jasa Keuangan.
6. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.12/SEOJK.07/2014 tanggal 24 Juli 2014 tentang Penyampaian Informasi Dalam Rangka Pemasaran Produk dan/atau Layanan Jasa Keuangan.
7. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 13/SEOJK.07/2014 tanggal 20 Agustus 2014 tentang Perjanjian Baku.
8. Surat Edaran Otoritas Jasa Keuangan (SEOJK)No. 14/SEOJK.07/2014 tanggal 20 Agustus 2014 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen.

Customer satisfaction is Bank Mandiri's goal. Bank Mandiri is committed to providing excellent service to all customers, considering that excellent customer service is one of the strategies to win the competition. Bank Mandiri strives to maintain customer loyalty by providing professional and responsive services, including providing several service contact points easily accessible by customers, such as branches, e-Channel, social media. The means also serve as channels for submitting complaints. In addition, Bank Mandiri also provides education to customers to always maintain the confidentiality of customer data so that customers are comfortable and safe in transacting with the Bank. The activities refer to the following regulatory provisions:

1. Financial Services Authority Regulation (POJK) No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector.
2. Financial Services Authority Regulation (POJK) No. 18/POJK.07/2018 on Consumer Complaint Services in the Financial Services Sector.
3. Financial Services Authority Regulation (POJK) No.31/POJK.07/2020 dated April 22, 2020 on the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority.
4. Financial Services Authority Regulation (POJK) No. 61/POJK.07/2020 dated December 14, 2020 on Alternative Dispute Resolution Institutions in the Financial Services Sector.
5. Financial Services Authority Circular (SEOJK) No. 17/SEOJK.07/2018 dated December 6, 2018 on Guidelines for the Implementation of Consumer Complaints Services in the Financial Services Sector.
6. Financial Services Authority Circular (SEOJK) No.12/SEOJK.07/2014 dated July 24, 2014 on Information Delivery due to Marketing of Financial Service Product and/or Service.
7. Financial Services Authority Circular (SEOJK) No. 13/SEOJK.07/2014 dated August 20, 2014 on Standard Agreements.
8. Financial Services Authority Circular (SEOJK) No. 14/SEOJK.07/2014 dated August 20, 2014 on Secrecy and Security of Consumer Personal Data and/or Information.



9. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Kondumen di Sektor Jasa Keuangan.
10. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.30/SEOJK.07/2017 tentang Pelaksanaan Kegiatan dalam Rangka Meningkatkan Literasi Keuangan di Sektor Jasa Keuangan.
11. Peraturan Otoritas Jasa Keuangan (SEOJK) No. 76/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat.
12. Peraturan Bank Indonesia (PBI) No. 22/20/PBI/2020 tanggal 22 Desember 2020 tentang Perlindungan Konsumen Bank Indonesia.
13. Peraturan Anggota Dewan Gubernur (PADG) No. 23/17/PADG/2021 tanggal 09 September 2021 tentang Tata Cara Pelaksanaan Perlindungan Konsumen Bank Indonesia.

Komitmen Bank Mandiri untuk memberikan layanan terbaik merupakan cerminan kepatuhan Bank Mandiri terhadap berbagai regulasi perlindungan konsumen, di antaranya:

1. Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan.
2. Undang-Undang Republik Indonesia No. 8 Tahun 1999 tentang Perlindungan Konsumen.
3. Undang-Undang No.10 Tahun 1998 tentang Perbankan.
4. Peraturan Bank Indonesia No. 22/20/PBI/2020 tentang Perlindungan Konsumen Bank Indonesia.
5. Peraturan Anggota Dewan Gubernur No. 23/17/PADG/2021 tentang Tata Cara Pelaksanaan Perlindungan Konsumen Bank Indonesia.

Informasi Produk dan Layanan

[FS15]

Dalam menyampaikan produk dan layanannya, Bank Mandiri memberikan keterangan untuk masyarakat dan calon nasabah berupa: [GRI 417-1]

1. Deskripsi/penjelasan tentang produk
2. Keuntungan dan manfaat produk
3. Fitur produk
4. Syarat dan ketentuan produk
5. Tata cara/tutorial penggunaan atau *apply* produk
6. Masa berlaku produk/promosi (apabila ada, misalnya pada produk edisi terbatas)
7. Saluran komunikasi yang dapat nasabah hubungi apabila ingin mengkonfirmasi info lebih lanjut.

Informasi ini bisa didapatkan melalui brosur yang terdapat di kantor-kantor Bank Mandiri, maupun diakses online pada laman Bank Mandiri. Informasi disediakan secara lengkap dalam bahasa Indonesia yang mudah dimengerti. Bila

9. Financial Services Authority Circular (SEOJK) No. 17/SEOJK.07/2018 dated December 6, 2018 on Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector.
10. Financial Services Authority Circular (SEOJK) No.30/SEOJK.07/2017 on the Implementation of Activities in Order to Improve Financial Literacy in the Financial Services Sector.
11. Financial Services Authority Regulation (POJK) No. 76/POJK.07/2016 on Improvement of Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Public.
12. Bank Indonesia Regulation (PBI) No. 22/20/PBI/2020 dated December 22, 2020 on Consumer Protection of Bank Indonesia.
13. Regulation of Member of Board of Governors (PADG) No. 23/17/PADG/2021 dated September 9, 2021 on Procedures for the Implementation of Bank Indonesia Consumer Protection.

Bank Mandiri's commitment to providing the best service is reflected in the Company's compliance with consumer protection regulations, including:

1. Financial Services Authority Regulation No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector.
2. Law of the Republic of Indonesia No. 8/1999 on Consumer Protection.
3. Law No. 10/1998 on Banking.
4. Bank Indonesia Regulation No. 22/20/PBI/2020 on Consumer Protection of Bank Indonesia.
5. Regulation of Member of Board of Governors No. 23/17/PADG/2021 on Procedures for the Implementation of Bank Indonesia Consumer Protection.

Product and Service Information

[FS15]

In delivering its products and services, Bank Mandiri provides information for the public and prospective customers in the form of: [GRI 417-1]

1. Product description
2. Product advantages and benefits
3. Product features
4. Product terms and conditions
5. Procedures/tutorials for using or applying products
6. Product/promotion validity period (if any, for example on limited edition products)
7. Customer contact channel to confirm further information.

The information can be obtained through brochures available at Bank Mandiri offices, or accessed online on the Bank Mandiri website. Complete information is provided in Bahasa Indonesia for easy understanding. Bank Mandiri

nasabah masih belum jelas, Bank Mandiri menyediakan layanan pelanggan untuk bertanya mengenai produk. Atas penerapan kebijakan informasi ini, pada tahun pelaporan tidak terjadi insiden ketidakpatuhan terkait informasi dan pelabelan produk dan jasa. [GRI 417-2]

Dalam melakukan pemasaran produk dan layanannya, Bank Mandiri berpegang pada Peraturan UU yang berlaku. Untuk itu, pada tahun pelaporan tidak ada pelanggaran komunikasi marketing. [GRI 417-3]

Keluhan Pelanggan [OJK F.24]

Sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK) yang berlaku, Bank Mandiri menyediakan mekanisme penyampaian pengaduan jika nasabah mengalami kendala dalam bertransaksi, maupun keluhan dan pengaduan lainnya. Bank Mandiri membentuk unit kerja khusus, yaitu *Customer Care Group* untuk memberikan layanan terbaik. Tugas utama unit ini adalah menyelesaikan seluruh pengaduan nasabah sesuai dengan *Service Level Agreement* (SLA) yang telah ditetapkan.

Alur Proses Pengaduan Nasabah

Agar seluruh pengaduan nasabah tertangani dengan proses yang cepat dan efektif, Bank Mandiri melakukan koordinasi dengan gambar tahapan alur pengaduan nasabah sebagai berikut:

provides customer service for customers if they have any question about the product. In the reporting year, there were no incidents of non-compliance related to information and product and service labeling due to the implementation of the information policy. [GRI 417-2]

In marketing its products and services, Bank Mandiri adheres to the applicable laws and regulations. For this reason, in the reporting year, there were no violations of marketing communications. [GRI 417-3]

Customer complaint [OJK F.24]

In accordance with the applicable provisions of the Financial Services Authority (OJK), Bank Mandiri provides a Customer Complaints Mechanism, to channel complaints related to transactions and other complaints. Bank Mandiri established a special work unit, the Customer Care Group to provide the best service. The main task of the Customer Care Group is to resolve all customer complaints in accordance with the established Service Level Agreement (SLA).

Customer Complaint Handling Workflow

Bank Mandiri coordinated with relevant unit to handle customer complaints in a fast and effective manner, with the following customer complaint handling workflow:



Nasabah diberikan kemudahan mengakses layanan pengaduan dengan berbagai pilihan media baik lisan maupun tertulis, seperti berikut ini:

Customers have convenient access to customer service through various oral and written media, such as the following:



1. Mandiri Call Layanan 24 jam melalui Line 14000.
2. Website www.bankmandiri.co.id dengan memilih menu "contact us".
3. Email: mandiricare@bankmandiri.co.id.
4. Akun Twitter @mandiricare.
5. Akun Facebook "Mandiri Care".
6. Akun Instagram @bankmandiri
7. Surat resmi yang ditujukan kepada Bank Mandiri, baik yang diantar langsung, dikirim melalui pos.
8. Kantor Cabang Bank Mandiri di seluruh Indonesia.

Dalam tahun pelaporan terdapat 486.076 pengaduan pelanggan. Jumlah ini turun dibandingkan tahun sebelumnya. Dari jumlah tersebut 99% telah diselesaikan, sisanya sedang dalam proses penyelesaian.

1. Mandiri Call 24-hour service via Line 14000.
2. Website: www.bankmandiri.co.id by selecting the "contact us" menu.
3. Email: Mandiricare@bankmandiri.co.id.
4. Twitter: @mandiricare.
5. Facebook: Mandiri Care.
6. Instagram: @bankmandiri
7. Official letter addressed to Bank Mandiri, whether delivered in person or sent by post.
8. Bank Mandiri Branch Offices throughout Indonesia.

In the reporting year, there were 486,076 customer complaints. This number decreased compared to the previous year. Of the total complaints, 99% complaints have been resolved, the remaining complaints were in the process of being resolved.

| Jenis pengaduan | 2021 | 2020 | 2019 | Types of Customer Complaints |
|---|---------------|---------------|---------------|---|
| Bunga/bagi hasil/margin keuntungan | 20 | 56 | 14 | Interest/Profit Sharing/Profit Margin |
| Denda/penalti | 25 | 20 | 45 | Fines/Penalties |
| Biaya administrasi/provisi/transaksi | 224 | 170 | 133 | Administration/Provision/Transaction Fees |
| Kegagalan/keterlambatan transaksi | 481.807 | 665.196 | 566.809 | Transaction Failure/Delay |
| Jumlah tagihan/saldo rekening | 3.589 | 26.739 | 26.143 | Amount of Bill/Account Balance |
| Lain-lain | 411 | 97 | 141 | Others |
| Total | 486.076 | 692.998 | 593.285 | Total |
| Sedang dalam proses penyelesaian | 3.079 | 9.210 | 4.372 | Outstanding Complaint |
| Telah diselesaikan | 482.997 | 683.788 | 588.913 | Resolved Complaints |
| Jumlah Transaksi | 6.941.773.307 | 8.256.386.802 | 8.397.998.335 | Total Transactions |
| Indeks Pengaduan (Rasio Pengaduan dibandingkan transaksi) | 0,00700% | 0,00839% | 0,00706% | Complaint Index (Percentage of customer complaint over transaction) |

Bank Mandiri memiliki komitmen untuk melakukan perbaikan berkesinambungan atas setiap keluhan/pengaduan produk/jasa yang di tawarkan kepada nasabah, dengan menginisiasi beberapa inisiatif perbaikan antara lain:

1. Peluncuran New Livin' by Mandiri di tanggal 2 Oktober 2021 sebagai bagian dari pengembangan dan perbaikan pengalaman pelanggan *Mobile Banking* Bank Mandiri pada segmen retail;
2. Peluncuran Kopra by Mandiri di tanggal 2 Oktober 2021, yang merupakan *super platform* finansial yang dapat digunakan oleh nasabah segmen corporate;
3. Perbaikan *flow* pada masing-masing produk seperti notifikasi *Update Balance* pada Mandiri Prabayar, notifikasi *alert* transaksi *top-up bill payment* melalui New Livin' by Mandiri, dll;

Bank Mandiri is committed to continuous improvement based on product and service complaints filed by customers by initiating several improvement initiatives, including:

1. Launching of New Livin' by Mandiri on October 2, 2021 as part of the development and improvement of Bank Mandiri's *Mobile Banking* customer experience in the retail segment;
2. Launching of Kopra by Mandiri on October 2, 2021, a financial *super platform* that can be used by corporate segment customers;
3. Improved flow for each product, such as notification of *Update Balance* on Mandiri Prepaid, notification alert of *top-up bill payment* transaction through New Livin' by Mandiri, etc;

4. Selain itu dalam rangka percepatan penyelesaian permintaan/pengaduan, Bank Mandiri juga melakukan kajian dan *challenge* SLA atas komitmen penyelesaian permintaan/pengaduan nasabah.

Survei Kepuasan Pelanggan [OJK F.30]

Untuk memahami seberapa puas nasabah terhadap produk dan pelayanan yang diberikan oleh Bank Mandiri, serta untuk mengukur dan mengetahui produk dan layanan yang dibutuhkan oleh nasabah, setiap tahun Bank Mandiri menyelenggarakan survei kepuasan pelanggan bekerjasama dengan pihak eksternal. Di tahun 2021 Bank Mandiri bekerjasama dengan PT Neurosensum Technology International melaksanakan *Customer Satisfaction Survey* terhadap *contact point* layanan cabang dan *electronic banking* (e-banking). Melalui survei tersebut diperoleh 2 (dua) nilai yaitu *Customer Satisfaction Score* (CSAT) dan *Net Promoter Score* (NPS). Metode survei yang digunakan adalah *Computer-Assisted Telephone Interviewing* (CATI), *Focus Group Discussion* (FGD), dan *In Depth Interview* (IDI). Selain itu, Bank Mandiri juga melakukan survei kesesuaian standar layanan cabang dengan *metode mystery shopping* untuk memastikan agar kualitas pelayanan kepada nasabah selalu prima. Melalui survei tersebut diperoleh 3 (tiga) nilai yaitu *Service Excellence Survey* (SES), *Customer Satisfaction Score* (CSAT) dan *Net Promoter Score* (NPS).

Adapun hasil dari survei tersebut menunjukkan bahwa secara overall penilaian CSAT dan NPS Bank Mandiri di tahun 2021 lebih tinggi dibandingkan dengan angka industri perbankan seperti yang dapat dilihat pada tabel berikut:

4. In addition, Bank Mandiri also conducts SLA assessments and challenges on commitments to resolve customer requests/complaints to speed up the resolution of requests/complaints.

Customer Satisfaction Survey [OJK F.30]

To find out the level of customer satisfaction with the products and services provided by Bank Mandiri, as well as to measure and determine the products and services needed by customers, Bank Mandiri annually conducts customer satisfaction surveys in collaboration with external parties. In 2021, Bank Mandiri in collaboration with PT Neurosensum Technology International conducted a Customer Satisfaction Survey on contact points for branch services and electronic banking (e-banking). The survey obtained 2 (two) scores, namely the Customer Satisfaction Score (CSAT) and the Net Promoter Score (NPS). The survey methods used were Computer-Assisted Telephone Interviewing (CATI), Focus Group Discussion (FGD), and In Depth Interview (IDI). In addition, Bank Mandiri also conducted a survey of the conformity of branch service standards using the mystery shopping research methodology to ensure excellent quality of customer service. The survey obtained 3 (three) scores, namely Service Excellence Survey (SES), Customer Satisfaction Score (CSAT) and Net Promoter Score (NPS).

The results of the survey indicated that Bank Mandiri's overall CSAT and NPS assessments in 2021 were higher than the banking industry figures as can be seen in the following table:

Hasil Customer Satisfaction Survey Contact Point Layanan Cabang dan e-Banking

Customer Satisfaction Survey on branch contact points and e-banking

| Titik Kontak | SES | | CSAT | | NPS | | Contact Point |
|----------------|--------------|-------------------|--------------|-------------------|--------------|-------------------|-----------------|
| | Bank Mandiri | Industri Industry | Bank Mandiri | Industri Industry | Bank Mandiri | Industri Industry | |
| Layanan Cabang | 94,79 | 93,28 | 89,00 | 88,91 | 63 | 63 | Branch Services |
| e-Banking | - | - | 88,14 | 87,95 | 74 | 69 | e-Banking |
| Overall | 94,79 | 93,28 | 88,31 | 88,14 | 72 | 68 | Overall |

Hasil Customer Satisfaction Survey Produk Retail dan Wholesale

Customer Satisfaction Survey on Retail and Wholesale Products

| Titik Kontak | SES | | CSAT | | Contact Point |
|------------------|--------------|-------------------|--------------|-------------------|--------------------|
| | Bank Mandiri | Industri Industry | Bank Mandiri | Industri Industry | |
| Produk Retail | 83 | 82 | 37 | 33 | Retail Products |
| Produk Wholesale | 80 | 79 | 3 | 1 | Wholesale Products |

05.

MENINGKATKAN KUALITAS INSAN BANK MANDIRI IMPROVING THE QUALITY OF PERSONNEL





“

Kepedulian Bank Mandiri pada karyawan menjadi bagian penting dari kinerja sosial, yang akan meningkatkan kinerja ekonomi Bank Mandiri.

Concern for the welfare of employees is an important part of Bank Mandiri's social performance, one that will continue to improve the company's economic performance.

”



Karyawan merupakan aset terpenting bagi Bank Mandiri. Selaku ujung tombak perusahaan, para karyawanlah yang menciptakan produk dan inovasi, meningkatkan kepuasan pelanggan dan menangani seluruh proses bisnis Bank Mandiri. Untuk itu, Bank Mandiri berkomitmen dalam menciptakan suasana kerja yang kondusif, dengan remunerasi yang bersaing, serta kesempatan untuk mengembangkan potensi dan meningkatkan karir.

Bank Mandiri menerapkan konsep *employee lifecycle* untuk menghasilkan sumber daya manusia terbaik. Konsep ini untuk mewujudkan *Employer Value Proposition (EVP)* dengan mengelola seluruh tahapan siklus dalam *employee experience life cycle* yang sejalan dengan *Corporate Plan Bank* (mulai dari struktur dan kapasitas organisasi didesain, pegawai direkrut, *onboard*, diapresiasi, dikembangkan hingga *retire and exit*).

Adapun *Human Capital Life Cycle* meliputi:

Employees are an important asset at Bank Mandiri. As the spearhead for our company activities, our employees create new products and innovations, improve customer satisfaction and deal with all of Bank Mandiri's business processes. For this reason, Bank Mandiri is committed to creating a conducive working atmosphere, with competitive remuneration, as well as opportunities to develop human potential and improve careers.

Bank Mandiri takes an 'employee-lifecycle' approach to managing human resources. This begins with having good organizational structure and capacity in place, then recruitment and onboarding, learning and development, right up until retirement and exit from the company. Implementing this concept helps us to realize our Employer Value Proposition (EVP) through management of all phases of the employee lifecycle and is aligned with our overall Company Plan.

The Human Capital Life Cycle includes:

01

Organization Structure & Capacity – Pengembangan Organisasi (Organization Development)

Organizational Structure & Capacity – Organization Development

Pengembangan organisasi yang meliputi desain struktur organisasi dan evaluasi jabatan, pengembangan karir, serta perencanaan kebutuhan pegawai (*capacity planning*).

Organizational development includes organizational structure and job evaluation design, career development, and capacity planning.

02

Recruitment – Pemenuhan Sumber Daya Manusia

Recruitment – Human Capital Fulfillment

Sistem pemenuhan *Human Capital* yang handal baik melalui sumber internal maupun eksternal, dan strategi menarik minat pegawai (*employee attraction*).

A reliable system to meet our Human Capital requirements from either internal or external sourcing, as well as a good strategy for employee attraction.

03

Onboarding – Sistem on Boarding Pegawai dan Hubungan Kepegawaian

Onboarding – Employee on-Boarding System and Employment Relations

Sistem on boarding dan hubungan kepegawaian yang bersahabat bagi pegawai dan pegawai baru.

Employee-friendly on-boarding system and employment relations for both new hires and employees.

04

Learning & Development – Pelatihan dan Pengembangan

Learning & Development – Training and Development

Pelatihan dan pengembangan kapabilitas *Human Capital* untuk mendukung kebutuhan bisnis.

Human Capital training and capability development to support our business needs.

| | | |
|----|---|---|
| 05 | <p>Performance – Manajemen Kinerja Individu Performance – Individual Performance Management</p> | <p>Sistem penilaian kinerja pegawai dan <i>feedback</i> yang akuntabel dan transparan. An accountable and transparent system for performance assessment and feedback.</p> |
| 06 | <p>Reward – Sistem Imbalan (Total Reward) Reward System – Total Rewards</p> | <p>Sistem imbalan pegawai yang kompetitif dan tepat sasaran. Competitive and accurate employee reward and remuneration system.</p> |
| 07 | <p>Talent & Succession – Manajemen Talent dan Suksesi Talent & Succession – Talent and Succession Management</p> | <p>Sistem manajemen talent dan suksesi yang berkualitas dan tepat waktu. Qualified and timely talent and succession management system.</p> |
| 08 | <p>Retire & Exit – Pemberhentian Pegawai dan Pensiun Retirement & Exit – Employee Dismissal and Retirement</p> | <p>Sistem pemberhentian pegawai dan program pensiun. Employee dismissal system and pension program.</p> |

Kebijakan sumber daya manusia (SDM) di Bank Mandiri disusun berdasarkan Kebijakan Operasional Bank Mandiri, Standar Pedoman Sumber Daya Manusia, serta Petunjuk Teknis Sumber Daya Manusia. Selain itu, pengelolaan SDM dalam Bank Mandiri merujuk pada aturan dan perundangan yang berlaku di bidang ketenagakerjaan, seperti Undang-undang Nomor 13 tahun 2003 tentang Ketenagakerjaan sebagaimana diubah terakhir dengan Undang-undang No. 11 tahun 2020 tentang Cipta Kerja, beserta aturan-aturan turunannya.

Tata kelola sumber daya Bank Mandiri yang menekankan kepedulian pada karyawan telah membuahkan hasil yang baik, yang mendapatkan berbagai penghargaan dari pihak eksternal seperti:

1. Pada *HR Excellence Award 2021* yang diselenggarakan oleh SWA, Bank Mandiri memperoleh penghargaan dalam kategori *Learning and Development* dengan AA Rating.
2. *Best Corporate University* dalam kategori *Corporate Responsibility and Soft Power* dari Global Council of Corporate Universities (GCCU).
3. Pada *Human Capital & Performance Award 2021* yang diselenggarakan oleh Majalah Business News Indonesia, Bank Mandiri memperoleh penghargaan sebagai berikut:

Human resource (HR) policies at Bank Mandiri are prepared based on Bank Mandiri's Operational Policy, Human Resource Guidelines and Standards, and Technical Guidelines for Human Capital. In addition, the management of human capital within Bank Mandiri refers to the applicable rules and regulations in the field of employment, such as Law No. 13/2003 on Manpower as lastly amended by Law No. 11/2020 on Job Creation, along with its derivative regulations.

Bank Mandiri's human capital management emphasizes concern for employees and has produced good results, as the company has received various awards from external parties, including:

1. At the Human Resources Excellence Award 2021 organized by SWA, Bank Mandiri received an award in the Learning and Development category with an AA Rating.
2. Best Corporate University in Corporate Responsibility and Soft Power category from the Global Council of Corporate Universities (GCCU).
3. At the Human Capital & Performance Award 2021, organized by Business News Indonesia Magazine, Bank Mandiri received the following awards:



- The *Best Human Capital Team of The Year 2021 (Digital and Wholesale Banking)* dengan peringkat 5 Star Diamond.
- The *Best Learning and Development Strategy 2021* dengan peringkat 5 Star Diamond.
- The *Best Corporate Secretary of The Year (2021)* yang diberikan kepada Bapak Rudi As Aturridha.
- The *Human Capital Director of The Year (2021)*, yang diberikan kepada Bapak Agus Dwi Handaya selaku Direktur Kepatuhan dan SDM Bank Mandiri.
- The *Best Chief Executive Officer of The Year (2021)*, yang diberikan kepada Bapak Darmawan Junaidi selaku Direktur Utama Bank Mandiri.

- The *Best Human Capital Team of The Year 2021 (Digital and Wholesale Banking)* with a 5-Star Diamond Rating.
- The *Best Learning and Development Strategy 2021* with a 5-Star Diamond Rating.
- The *Best Corporate Secretary of The Year (2021)*, awarded to Mr. Rudi Asaturridha.
- The *Human Capital Director of The Year (2021)*, awarded to Mr. Agus Dwi Handaya as the Compliance and Human Capital Director of Bank Mandiri.
- The *Best Chief Executive Officer of The Year (2021)*, awarded to Mr. Darmawan Junaidi as the President Director of Bank Mandiri.

INSAN BANK MANDIRI BANK MANDIRI PERSONNEL [GRI 102-8] [OJK C.3.b]

Pada tahun pelaporan, jumlah total pegawai Bank Mandiri adalah sebanyak 37.840 orang, atau turun 1,06% dibandingkan tahun sebelumnya yang berjumlah 38.247 orang. Dari jumlah ini 52,04% adalah perempuan dan 47,96% adalah laki-laki. Berikut ini data terkait karyawan Bank Mandiri.

In the reporting year, the total number of employees of Bank Mandiri was 37,840 employees, which was a decrease of 1.06% compared to a total of 38,247 employees in the previous year. Of the total number, 52.04% were woman and 47.96% were man. The following data is related to the number of Bank Mandiri employees.

Jumlah karyawan berdasarkan kontrak kerja, berdasarkan jenis kelamin Total employees by employment contract and gender

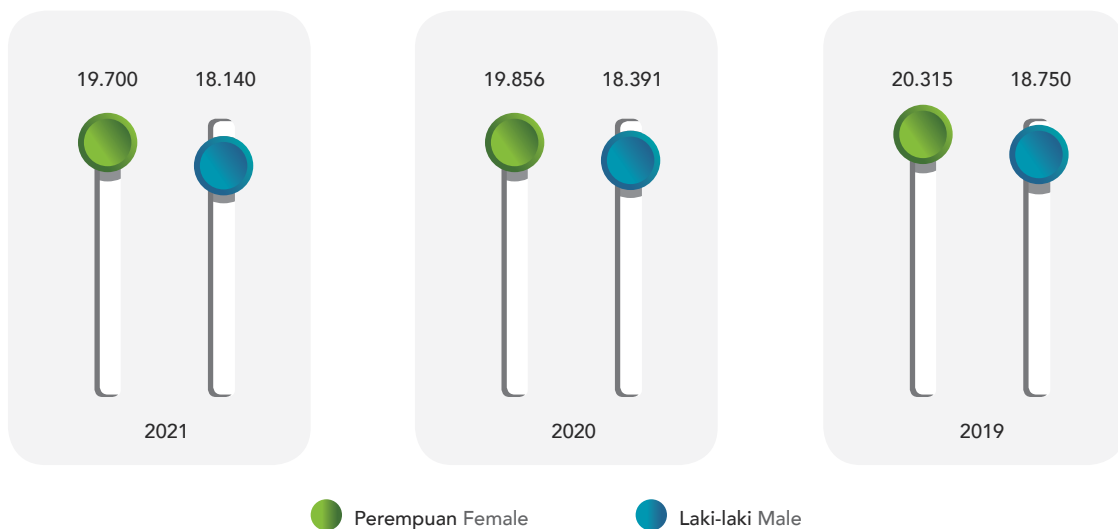
| Keterangan | 2021 | | 2020 | | 2019 | | Description |
|-----------------|-----------|---------------|-----------|---------------|-----------|---------------|---------------------|
| | Pria Male | Wanita Female | Pria Male | Wanita Female | Pria Male | Wanita Female | |
| Pekerja Tetap | 16.670 | 18.105 | 16.336 | 17.391 | 16.153 | 17.155 | Permanent Employees |
| Pekerja Kontrak | 1.288 | 1.447 | 1.949 | 2.381 | 2.430 | 3.073 | Contract Employees |
| Trainee | 182 | 148 | 106 | 84 | 167 | 87 | Trainees |
| Total | 18.140 | 19.700 | 18.391 | 19.856 | 18.750 | 20.315 | Total |

Jumlah karyawan berdasarkan kontrak kerja, berdasarkan wilayah Total employees by employment contract and region

| Keterangan | 2021 | | | 2020 | | | 2019 | | | Description |
|--------------------------|-----------------|------------------|---------|-----------------|------------------|---------|-----------------|------------------|---------|--------------------------|
| | Tetap Permanent | Kontrak Contract | Trainee | Tetap Permanent | Kontrak Contract | Trainee | Tetap Permanent | Kontrak Contract | Trainee | |
| Lokasi Penempatan | | | | | | | | | | Work Placement |
| Kantor Pusat | 10.706 | 1.009 | 330 | 10.330 | 1.273 | 190 | 9.711 | 1.571 | 254 | Headquarters |
| Sumatera (Region 1, 2) | 4.586 | 232 | - | 4.674 | 443 | - | 4.864 | 615 | - | Sumatera (Region 1, 2) |
| Jakarta (Region 3, 4, 5) | 6.714 | 544 | - | 6.323 | 1.032 | - | 6.384 | 1.384 | - | Jakarta (Region 3, 4, 5) |
| Jawa (Region 6, 7, 8) | 7.273 | 520 | - | 7.197 | 760 | - | 7.143 | 1.044 | - | Java (Region 6, 7, 8) |

| Keterangan | 2021 | | | 2020 | | | 2019 | | | Description |
|----------------------------------|-----------------|------------------|---------|-----------------|------------------|---------|-----------------|------------------|---------|----------------------------------|
| | Tetap Permanent | Kontrak Contract | Trainee | Tetap Permanent | Kontrak Contract | Trainee | Tetap Permanent | Kontrak Contract | Trainee | |
| Kalimantan (Region 9) | 1.814 | 124 | - | 1.685 | 275 | - | 1.687 | 357 | - | Kalimantan (Region 9) |
| Sulawesi & Maluku (Region 10) | 1.931 | 155 | - | 1.821 | 286 | - | 1.867 | 257 | - | Sulawesi & Maluku (Region 10) |
| Bali & Nusa Tenggara (Region 11) | 1.051 | 82 | - | 1.003 | 122 | - | 980 | 160 | - | Bali & Nusa Tenggara (Region 11) |
| Papua (Region 12) | 700 | 69 | - | 694 | 139 | - | 672 | 115 | - | Papua (Region 12) |
| Jumlah Karyawan | 34.775 | 2.735 | 330 | 33.727 | 4.330 | 190 | 33.308 | 5.503 | 254 | Total Employees |

Pekerja Berdasarkan Jenis Kelamin Total Employees by Gender



● Perempuan Female ● Laki-laki Male

keterangan: Bank Mandiri tidak mempekerjakan pekerja paruh waktu
Description: Bank Mandiri does not employ part-time workers

PEREKRUTAN DAN PERPUTARAN KARYAWAN EMPLOYEE RECRUITMENT AND TURNOVER [GRI 401-1]

Bank Mandiri berkomitmen untuk membangun tim profesional guna mendukung pencapaian tujuan Perusahaan di tengah situasi pasar yang terus berubah. Rekrutmen merupakan kunci dari pengembangan sumber daya manusia yang unggul. Perusahaan merekrut karyawan berdasarkan posisi yang tersedia dan kesesuaian karyawan dengan nilai budaya Bank Mandiri. Selanjutnya, kandidat karyawan akan mendapatkan pendidikan dan pelatihan sebagai bekal dalam melakukan tugas sebaik-baiknya. Pada tahun pelaporan, Bank Mandiri melakukan perekrutan

Bank Mandiri is committed to building a professional team to support the achievement of the Company's goals in the midst of a changing market situation. Recruitment is the key to developing superior human resources. The company recruits new employees based on available positions and suitability with Bank Mandiri's cultural values. Furthermore, selected candidates will receive education and training as a provision to carry out their duties well. In the reporting year, Bank Mandiri recruited 1,591 new employees who were placed in various operational areas throughout Indonesia.



1.591 karyawan baru yang ditempatkan di berbagai wilayah operasional Bank Mandiri di seluruh Indonesia. Pada tahun yang sama, terdapat 1.998 karyawan yang meninggalkan Bank Mandiri untuk berbagai alasan, seperti pensiun, atas permintaan sendiri, dan lainnya.

Kegiatan perekrutan dan perputaran karyawan ini didukung oleh strategi pemenuhan karyawan yang komprehensif, sehingga tidak mengganggu operasional Bank Mandiri. Perusahaan menyiapkan berbagai program seperti *Officer Development Program* (ODP) dan *Staff Development Program* (SDP). ODP merupakan program pelatihan bagi *fresh graduate* yang akan menjadi karyawan pimpinan Bank Mandiri, sedangkan SDP merupakan program pelatihan karyawan Bank Mandiri yang dipromosikan menjadi pimpinan dalam lingkungan Bank Mandiri.

In the same year, 1,998 employees left Bank Mandiri for various reasons, such as retirement, and upon their own request.

Employee recruitment and turnover were supported by a comprehensive employee fulfillment strategy so as not to interfere with Bank Mandiri's operations. The company has various training programs in place, such as the Officer Development Program (ODP) and the Staff Development Program (SDP). The ODP is a training program to help prepare fresh graduates for leadership positions within Bank Mandiri, while the SDP is a training program to assist employees to be promoted as leaders within Bank Mandiri.

Perekrutan Berdasarkan Jenis Kelamin dan Wilayah Penempatan

Recruitment by Gender and Placement Area

| Lokasi Penempatan | 2021 | | | 2020 | | | 2019 | | | Work Placement |
|----------------------------------|--------|--------|-------|--------|--------|-------|--------|--------|-------|----------------------------------|
| | L M | P F | Total | L M | P F | Total | L M | P F | Total | |
| Kantor Pusat | 553 | 378 | 931 | 377 | 268 | 645 | 627 | 381 | 1.008 | Headquarters |
| Sumatera (Region 1, 2) | 31 | 60 | 91 | 32 | 15 | 47 | 65 | 64 | 129 | Sumatera (Region 1, 2) |
| Jakarta (Region 3, 4, 5) | 68 | 168 | 236 | 37 | 91 | 128 | 157 | 214 | 371 | Jakarta (Region 3, 4, 5) |
| Jawa (Region 6, 7, 8) | 67 | 108 | 175 | 70 | 81 | 151 | 89 | 65 | 154 | Java (Region 6, 7, 8) |
| Kalimantan (Region 9) | 15 | 36 | 51 | 16 | 21 | 37 | 17 | 27 | 44 | Kalimantan (Region 9) |
| Sulawesi & Maluku (Region 10) | 30 | 27 | 57 | 11 | 14 | 25 | 18 | 24 | 42 | Sulawesi & Maluku (Region 10) |
| Bali & Nusa Tenggara (Region 11) | 16 | 21 | 37 | 8 | 17 | 25 | 23 | 17 | 40 | Bali & Nusa Tenggara (Region 11) |
| Papua (Region 12) | 6 | 7 | 13 | 19 | 13 | 32 | 9 | 15 | 24 | Papua (Region 12) |
| Jumlah Pegawai Baru | 786 | 805 | 1.591 | 570 | 520 | 1.090 | 1.005 | 807 | 1.812 | Total New Employees |

*L/M = Laki-laki Male P/F = Perempuan Female

Perekrutan Berdasarkan Usia dan Jenis Kelamin

Recruitment by Age and Gender

| Usia | 2021 | | | 2020 | | | 2019 | | | Age |
|---------------------|------|-----|-------|------|-----|-------|-------|-----|-------|---------------------|
| | L/M | P/F | Total | L/M | P/F | Total | L/M | P/F | Total | |
| <30 | 656 | 764 | 1.420 | 455 | 467 | 922 | 770 | 730 | 1.500 | <30 |
| 30-54 | 120 | 38 | 158 | 111 | 51 | 162 | 228 | 77 | 305 | 30-54 |
| >54 | 10 | 3 | 13 | 4 | 2 | 6 | 7 | - | 7 | >54 |
| Jumlah Pegawai Baru | 786 | 805 | 1.591 | 570 | 520 | 1.090 | 1.005 | 807 | 1.812 | Total New Employees |

*L/M = Laki-laki Male P/F = Perempuan Female

Perputaran Karyawan Berdasarkan Penempatan Kerja dan Jenis Kelamin

Employee Turnover by Work Placement and Gender

| Lokasi Penempatan | 2021 | | | 2020 | | | 2019 | | | Work Placement |
|---|-------|-----|-------|------|-----|-------|-------|-------|-------|----------------------------------|
| | L/M | P/F | Total | L/M | P/F | Total | L/M | P/F | Total | |
| Kantor Pusat | 373 | 194 | 567 | 303 | 176 | 479 | 473 | 301 | 774 | Headquarter |
| Sumatera (Region 1, 2) | 165 | 221 | 386 | 182 | 222 | 404 | 169 | 188 | 357 | Sumatera (Region 1, 2) |
| Jakarta (Region 3, 4, 5) | 170 | 249 | 419 | 159 | 256 | 415 | 189 | 349 | 538 | Jakarta (Region 3, 4, 5) |
| Jawa (Region 6, 7, 8) | 209 | 180 | 389 | 162 | 192 | 354 | 242 | 277 | 519 | Java (Region 6, 7, 8) |
| Kalimantan (Region 9) | 41 | 45 | 86 | 43 | 42 | 85 | 68 | 53 | 121 | Kalimantan (Region 9) |
| Sulawesi & Maluku (Region 10) | 26 | 46 | 72 | 40 | 58 | 98 | 64 | 82 | 146 | Sulawesi & Maluku (Region 10) |
| Bali & Nusa Tenggara (Region 11) | 24 | 12 | 36 | 23 | 10 | 33 | 29 | 30 | 59 | Bali & Nusa Tenggara (Region 11) |
| Papua (Region 12) | 28 | 15 | 43 | 11 | 11 | 22 | 12 | 12 | 24 | Papua (Region 12) |
| Jumlah Karyawan Meninggalkan Perusahaan | 1.036 | 962 | 1.998 | 923 | 967 | 1.890 | 1.246 | 1.292 | 2.538 | Total Employee Turnover |

*L/M = Laki-laki Male P/F = Perempuan Female

Perputaran Karyawan Berdasarkan Usia dan Jenis Kelamin

Employee Turnover by Age and Gender

| Usia | 2021 | | | 2020 | | | 2019 | | | Age |
|---|-------|-----|-------|------|-----|-------|-------|-------|-------|---|
| | L/M | P/F | Total | L/M | P/F | Total | L/M | P/F | Total | |
| <30 | 139 | 284 | 423 | 164 | 372 | 536 | 336 | 547 | 883 | <30 |
| 30-54 | 538 | 546 | 1.084 | 375 | 483 | 858 | 537 | 623 | 1.160 | 30-54 |
| >54 | 359 | 132 | 491 | 384 | 112 | 496 | 373 | 122 | 495 | >54 |
| Jumlah Karyawan Meninggalkan Perusahaan | 1.036 | 962 | 1.998 | 923 | 967 | 1.890 | 1.246 | 1.292 | 2.538 | Number of Employees Leaving the Company |

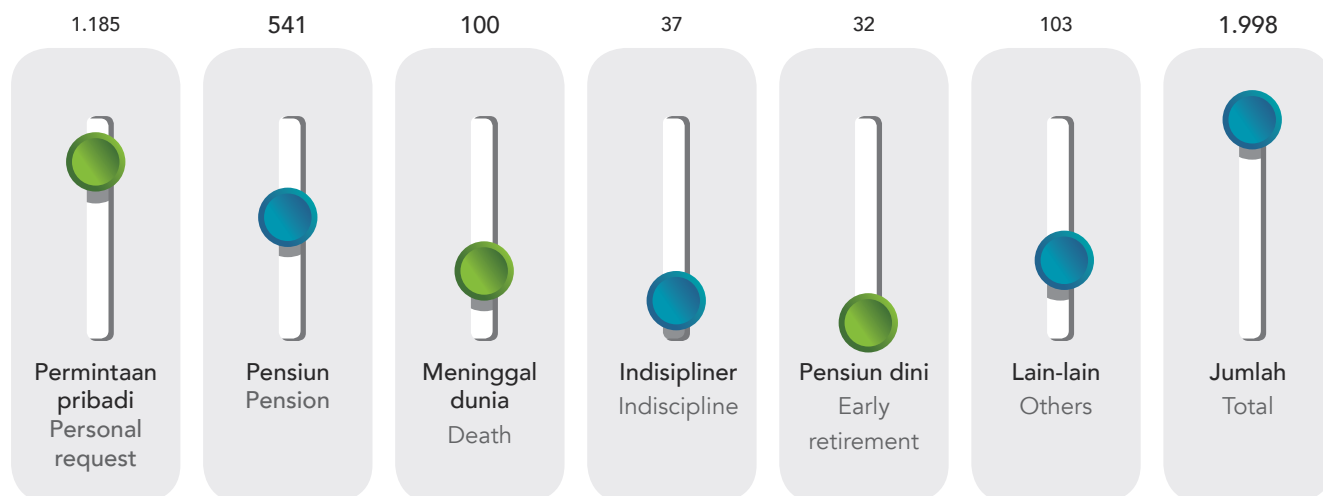
*L/M = Laki-laki/Male P/F = Perempuan Female

Tingkat perputaran karyawan pada tahun pelaporan adalah 5,28%. Angka ini lebih tinggi dari tahun sebelumnya, yaitu 4,94% serta lebih rendah dari tingkat perputaran di industri perbankan yang mencapai angka 25% setahun. Bank Mandiri melakukan berbagai upaya untuk meningkatkan retensi karyawan, salah satunya dengan meningkatkan *employee engagement*, menciptakan lingkungan kerja yang *super happy* dan *super productive*, serta membangun lingkungan kerja yang nyaman. Penyebab utama perputaran karyawan adalah permintaan pribadi, selanjutnya dikarenakan pensiun dan meninggal dunia seperti yang tertera dalam tabel berikut ini:

The employee turnover rate in the reporting year was 5.28%. This figure was higher than that of the previous year 4.94% and was lower than the average turnover rate in the banking industry of 25% a year. Bank Mandiri has made various efforts to increase employee retention, including increasing employee engagement, and creating a comfortable, happy and productive working environment. The main causes of employee turnover were personal requests, followed by retirement and death as shown in the following table:

Alasan Perputaran Karyawan tahun 2021

The main Causes of Employee Turnover



KESETARAAN DAN KEBERAGAMAN

EQUALITY AND DIVERSITY

[OJK F.18]

Keberagaman yang inklusif, merupakan salah satu nilai budaya perusahaan bagi Bank Mandiri. Untuk itu, perusahaan percaya bahwa ketika karyawan merasa dirinya diterima dan menjadi bagian dari sebuah tim yang kompak, maka hal ini akan meningkatkan upaya kerja sama dari tiap karyawan, sehingga meningkatkan kinerja mereka secara keseluruhan. Guna mencapai hal ini, Bank Mandiri menciptakan suasana kerja yang inklusif, dengan membuka kesempatan bagi karyawan dari berbagai latar belakang untuk menjadi bagian dari tim Bank Mandiri. Kami percaya, keberagaman membawa kreativitas yang tidak didapatkan dalam suasana kerja yang homogen. Bank Mandiri juga memastikan bahwa setiap karyawan diperlakukan setara, tanpa memandang latar belakang etnis, jenis kelamin, pendidikan, agama, dan lainnya. Berikut ini data keberagaman dalam badan tata kelola dan karyawan Bank Mandiri. Yang termasuk ke dalam badan tata kelola adalah posisi direksi dan Dewan Komisaris.

Inclusive diversity is a corporate cultural value for Bank Mandiri. The company believes that when employees feel accepted and are part of a cohesive team, it will increase the cooperative effort of each employee, thereby improving their overall performance. To achieve this, Bank Mandiri creates an inclusive work environment, by opening up opportunities for employees from various backgrounds. We believe that diversity brings creativity that may not be found in a homogeneous work environment. Bank Mandiri also ensures that all employees are treated equally, regardless of ethnicity, gender, education, religion, or other physical conditions. The following data shows the diversity within the governing body and employees of Bank Mandiri. The governing body includes the Board of Directors and the Board of Commissioners.

Persentase Badan Tata Kelola dan Karyawan Berdasarkan Kategori dan Jenis Kelamin

Percentage of Governing Body Members and Employees by Category and Gender

[GRI 405-1]

| Jabatan | 2021 | | 2020 | | 2019 | | Position |
|-----------------|---------|---------|---------|---------|---------|---------|------------------------|
| | L/M (%) | P/F (%) | L/M (%) | P/F (%) | L/M (%) | P/F (%) | |
| Dewan Komisaris | 0,04 | 0,01 | 0,04 | 0,01 | 0,04 | 0,00 | Board of Commissioners |
| Direksi | 0,06 | 0,01 | 0,05 | 0,01 | 0,06 | 0,00 | Board of Directors |
| SEVP/EVP/SVP | 0,59 | 0,14 | 0,49 | 0,14 | 0,53 | 0,14 | SEVP/EVP/SVP |
| VP/AVP | 13,17 | 6,12 | 12,56 | 5,50 | 12,09 | 4,89 | VP/AVP |
| Manager | 35,33 | 31,54 | 34,19 | 30,89 | 33,85 | 30,68 | Managers |
| Staf | 49,52 | 62,18 | 51,17 | 63,45 | 51,78 | 64,28 | Staff |
| Lain-lain | 1,30 | 0,01 | 1,49 | 0,01 | 1,65 | 0,00 | Others |

| Jabatan | 2021 | | 2020 | | 2019 | | Position |
|--|---------|---------|---------|---------|---------|---------|-----------------------------------|
| | L/M (%) | P/F (%) | L/M (%) | P/F (%) | L/M (%) | P/F (%) | |
| Total | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | Total |
| Persentase dari total seluruh karyawan | 47,96 | 52,04 | 48,10 | 51,90 | 48,02 | 51,98 | Percentage of the total employees |

L : Laki-laki P : Perempuan
SEVP : Senior Eksekutif Vice President
EVP : Eksekutif Vice President
SVP : Senior Vice President
VP : Vice President
AVP : Asistant Vice President
Manager adalah pegawai dengan level Asistant Manager, Manager, First Senior Manager, Senior Manager

L : Laki-laki P : Perempuan
SEVP : Senior Eksekutif Vice President
EVP : Eksekutif Vice President
SVP : Senior Vice President
VP : Vice President
AVP : Asistant Vice President
Manager is a staf on the following level: Assistant Manager, Manager, First Senior Manager, Senior Manager

Persentase Badan Tata Kelola dan Karyawan Berdasarkan Kategori dan Kelompok Usia
Percentage of Governing Body Members and Employees by Category and Age Group
[GRI 405-1]

| Jabatan | 2021 | | | 2020 | | | 2019 | | | Position |
|--|---------|-----------|---------|---------|-----------|---------|---------|-----------|---------|-----------------------------------|
| | <30 (%) | 30-54 (%) | >54 (%) | <30 (%) | 30-54 (%) | >54 (%) | <30 (%) | 30-54 (%) | >54 (%) | |
| Dewan Komisaris | 0,00 | 0,01 | 1,68 | 0,00 | 0,01 | 1,36 | 0,00 | 0,02 | 0,79 | Board of Commissioners |
| Direksi | 0,00 | 0,02 | 1,47 | 0,00 | 0,03 | 0,97 | 0,00 | 0,04 | 0,79 | Board of Directors |
| SEVP/EVP/SVP | 0,00 | 0,46 | 3,36 | 0,00 | 0,39 | 4,26 | 0,00 | 0,48 | 4,15 | SEVP/EVP/SVP |
| VP/AVP | 0,05 | 13,33 | 30,25 | 0,01 | 13,40 | 27,52 | 0,04 | 13,83 | 32,21 | VP/AVP |
| Manager | 25,71 | 36,90 | 25,84 | 22,02 | 38,24 | 32,36 | 20,77 | 40,49 | 31,82 | Manager |
| Staf | 74,23 | 48,46 | 32,56 | 77,96 | 46,91 | 28,10 | 79,19 | 43,87 | 25,49 | Staff |
| Lain-lain | 0,00 | 0,83 | 4,83 | 0,00 | 1,01 | 5,43 | 0,00 | 1,28 | 4,74 | Others |
| Total | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | Total |
| Persentase dari total seluruh karyawan | 30,44 | 68,30 | 1,26 | 35,06 | 63,59 | 1,35 | 41,47 | 57,24 | 1,29 | Percentage of the total employees |

Persentase Badan Tata Kelola dan Karyawan Berdasarkan Kategori dan Pendidikan
Percentage of Governing Body Members and Employees by Category and Education
[GRI 405-1]

| Jabatan | 2021 (%) | | | | | 2020 (%) | | | | | Position |
|--|--------------------|--------------------|----------------------|------------|-------------------------|--------------------|--------------------|----------------------|------------|-------------------------|-----------------------------------|
| | S3 Doctoral Degree | S2 Master's Degree | S1 Bachelor's Degree | D3 Diploma | SLTA Senior High School | S3 Doctoral Degree | S2 Master's Degree | S1 Bachelor's Degree | D3 Diploma | SLTA Senior High School | |
| Dewan Komisaris | 31,25 | 0,27 | 0,00 | 0,00 | 0,00 | 35,71 | 0,28 | 0,00 | 0,00 | 0,00 | Board of Commissioners |
| Direksi | 0,00 | 0,27 | 0,02 | 0,00 | 0,00 | 0,00 | 0,28 | 0,02 | 0,00 | 0,00 | Board of Directors |
| SEVP/EVP/SVP | 12,50 | 4,44 | 0,15 | 0,00 | 0,00 | 7,14 | 3,88 | 0,14 | 0,00 | 0,00 | SEVP/EVP/SVP |
| VP/AVP | 37,50 | 43,12 | 8,11 | 5,04 | 3,21 | 42,86 | 44,38 | 7,48 | 4,88 | 3,54 | VP/AVP |
| SRM/AM | 12,50 | 39,98 | 35,76 | 7,28 | 6,50 | 7,14 | 40,16 | 34,88 | 8,61 | 8,66 | SRM/AM |
| Staf | 6,25 | 11,92 | 55,87 | 87,41 | 73,06 | 7,14 | 11,02 | 57,39 | 86,27 | 70,35 | Staff |
| Lain-lain | 0,00 | 0,00 | 0,08 | 0,27 | 17,23 | 0,00 | 0,00 | 0,08 | 0,24 | 17,46 | Others |
| Total | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | Total |
| Persentase dari total seluruh karyawan | 0,04 | 4,88 | 86,04 | 5,92 | 3,13 | 0,04 | 4,65 | 85,26 | 6,43 | 3,62 | Percentage of the total employees |

| Jabatan | 2019 | | | | | Position |
|--|-----------------------|-----------------------|-------------------------|---------------|----------------------------|-----------------------------------|
| | S3 Doctoral Degree | S2 Master's Degree | S1 Bachelor's Degree | D3 Diploma | SLTA Senior High School | |
| Dewan Komisaris | 38,46 | 0,17 | 0,00 | 0,00 | 0,00 | Board of Commissioners |
| Direksi | 0,00 | 0,52 | 0,01 | 0,00 | 0,00 | Board of Directors |
| SEVP/EVP/SVP | 7,69 | 4,28 | 0,16 | 0,00 | 0,00 | SEVP/EVP/SVP |
| VP/AVP | 46,15 | 45,78 | 6,94 | 4,40 | 3,23 | VP/AVP |
| SRM/AM | 0,00 | 39,08 | 34,74 | 9,36 | 10,50 | SRM/AM |
| Staf | 7,69 | 10,17 | 58,06 | 85,99 | 68,88 | Staff |
| Lain-lain | 0,00 | 0,00 | 0,08 | 0,26 | 17,39 | Others |
| Total | 100,00 | 100,00 | 100,00 | 100,00 | 100,00 | Total |
| Persentase dari total seluruh karyawan | 0,03 | 4,43 | 84,63 | 6,86 | 4,05 | Percentage of the total employees |

Dalam setiap tingkatan jabatan, Bank Mandiri tidak membedakan gaji pokok dan remunerasi antara perempuan dan laki-laki. Dengan kata lain, perbandingan gaji pokok dan remunerasi antara perempuan dan laki-laki adalah 1:1. Gaji dan fasilitas ditetapkan sesuai jabatan dan kinerja, bukan atas jenis kelamin. [GRI 405-2]

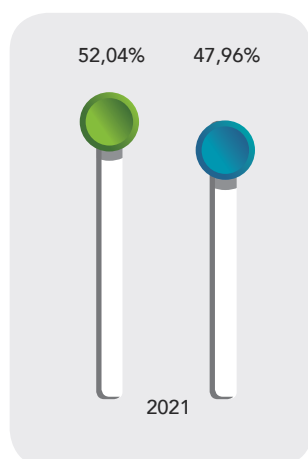
At each position level, Bank Mandiri applies the same ratio of basic salary and remuneration for male and female employees. In other words, the ratio of basic salary and remuneration between female and male employees is 1:1. Salary and facilities are determined according to position and performance, not gender. [GRI 405-2]

Komitmen Bank Mandiri pada kesetaraan ditunjukkan pada persentasi karyawan perempuan, yaitu 52% dari seluruh karyawan. Sedangkan persentase perempuan yang menduduki *top level management*, yaitu *Assistant Vice President* hingga *Direktur* adalah 32%.

Bank Mandiri's commitment to gender equality is shown in the percentage of female employees at 52% of total employees. Meanwhile, the percentage of women in top-level management, from *Assistant Vice President* to *Board of Director* is 32%.

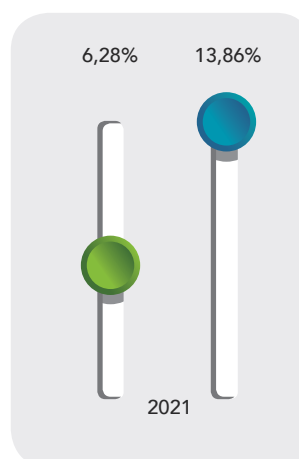
Total Pekerja Berdasarkan Jenis Kelamin

Total Employees by Gender



Total Pekerja di Level Top Management Berdasarkan Jenis Kelamin

Total Employees by Gender in Top Level Management



● Perempuan Female ● Pria Male

Lebih jauh, Bank Mandiri mendukung para karyawan perempuan melalui Srikandi Mandiri, yang mengadakan berbagai program seperti: perayaan hari Kartini, perayaan hari Ibu, sesi kepemimpinan perempuan (melalui *podcast*, dll), program mentoring bagi para perempuan, di samping dukungan bagi para perempuan yang kehilangan anggota keluarganya akibat COVID-19.

Kebijakan terkait kesetaraan dan keberagaman diberlakukan sejak awal proses rekrutmen, hingga pelatihan dan promosi. Bank Mandiri menyediakan kesempatan yang sama bagi setiap karyawan tanpa memandang latar belakang etnis, jenis kelamin, agama, dan lainnya. Atas kehati-hatian Bank Mandiri terhadap hal ini, maka tidak terdapat tuntutan atas insiden diskriminasi pada tahun pelaporan. [GRI 406-1]

Bank Mandiri memberi kesempatan yang sama bagi seluruh penduduk Indonesia untuk berkarya dan meniti karir diseluruh lini posisi dan jabatan. Seluruh pegawai Bank Mandiri adalah Warga Negara Indonesia yang berasal dari berbagai daerah di Indonesia. [GRI 202-2]

MEMENUHI HAK PEKERJA WORKERS' RIGHTS

Bank Mandiri berkomitmen untuk memenuhi seluruh kewajibannya dalam memenuhi hak pekerja sesuai dengan peraturan perundangan yang berlaku. Dalam hal upah karyawan, perusahaan menetapkan untuk mengikuti peraturan pemerintah terkait Upah Minimum Regional. Dengan demikian, dalam setiap lokasi operasional Bank Mandiri di setiap provinsi maupun kabupaten/kotamadya, rasio standar upah karyawan *entry level* berdasarkan jenis kelamin terhadap UMR adalah 1:1. [GRI 202-1] [OJK F.20] Selain itu, sesuai peraturan perundangan yang berlaku, Bank Mandiri tidak melakukan kerja paksa dan tidak mempekerjakan anak. [OJK F.19]

Cuti melahirkan [GRI 401-3]

Sesuai dengan peraturan pemerintah, Bank Mandiri memberikan cuti melahirkan bagi karyawan perempuan, dan cuti bagi karyawan pria yang istrinya melahirkan (*paternity leave*) dengan memberikan hak-hak mereka sesuai peraturan dan undang-undang yang berlaku. Perusahaan menerima kembali karyawan setelah cuti berakhir, dan mereka dapat menduduki posisi sebelumnya. Pada tahun pelaporan, terdapat 1.217 karyawan perempuan dan 644 karyawan laki-laki yang mengambil cuti melahirkan. Dari jumlah tersebut, 98,36% karyawan perempuan kembali bekerja setelah cuti berakhir. Selain itu, 93,16% karyawan perempuan yang

Furthermore, Bank Mandiri supports female employees through Srikandi Mandiri which has organized various programs, such as the Kartini Day celebration, Mother's Day celebration, women's leadership sessions (via podcasts, etc.), mentoring programs for women, as well as support for women who have lost a family member due to COVID-19.

Policies related to equality and diversity have been enforced from the recruitment process to training and promotion. Bank Mandiri provides equal opportunities for all employees regardless of ethnicity, gender, or religion. Due to Bank Mandiri's prudence upon this matter, there were no claims for incidents of discrimination in the reporting year. [GRI 406-1]

Bank Mandiri provides equal opportunities for all Indonesian people to work and pursue careers in all positions. All Bank Mandiri employees are Indonesian citizens from various regions in Indonesia. [GRI 202-2]

Bank Mandiri is committed to meeting all of its obligations in fulfilling workers' rights in accordance with applicable laws and regulations. In terms of employee wages, the company is determined to adhere to government regulations on the Regional Minimum Wage. Thus, the standard ratio of wages for entry-level employees by gender to the minimum wage is 1:1 in respective Bank Mandiri's operational location in each province and regency/municipality. [GRI 202-1] [OJK F.20] In addition, in accordance with applicable laws and regulations, Bank Mandiri does not employ forced labor and child labor. [OJK F.19]

Maternity leave [GRI 401-3]

In accordance with government regulations, Bank Mandiri provides maternity leave for female employees and paternity leave for male employees by granting them their rights in accordance with applicable laws and regulations. The company reinstates employees after the leave ends, and they can hold their previous positions. In the reporting year, 1,217 female employees and 644 male employees took maternity leave/paternity leave. Of this amount, 98.36% of female employees returned to work after their leave ended. In addition, 93.16% of female employees taking maternity leave in the previous year returned to work at Bank Mandiri



tahun lalu mengambil cuti melahirkan, tetap bekerja di Bank Mandiri setelah cuti berakhir. Tingginya persentase karyawan perempuan yang kembali bekerja setelah cuti melahirkan memberikan gambaran bahwa Bank Mandiri merupakan tempat kerja yang ramah dan mendukung para karyawan perempuan.

after their leave ended. The high percentage of female employees returning to work after maternity leave shows that Bank Mandiri is a friendly and supportive workplace for female employees.

Karyawan Mengambil Cuti Melahirkan Employees Taking Maternity Leave

| Keterangan | Karyawan yang berhak mendapat cuti melahirkan Employees entitled to maternity leave/paternity leave | Karyawan yang mengambil cuti melahirkan Employees taking maternity leave/paternity leave | Karyawan yang kembali bekerja setelah cuti Employees returning to work after the leave | Karyawan yang tetap bekerja 1 tahun setelah selesai cuti Employees returning to work for 1 year after the leave | Tingkat karyawan yang mengambil cuti melahirkan yang kembali bekerja Rate of employees taking maternity leave and returning to work | Description |
|------------|--|---|---|--|--|-------------|
| Pria | 13.877 | 644 | 632 | 633 | 98,14% | Male |
| Wanita | 14.161 | 1.217 | 1.197 | 1.157 | 98,36% | Female |
| Total | 28.038 | 1.861 | 1.829 | 1.790 | 98,28% | Total |

Perjanjian Perundingan Kolektif [GRI 102-41]

Bank Mandiri mengedepankan hubungan industrial yang harmonis antara manajemen dengan karyawan. Untuk memfasilitasi hubungan kerja yang baik, Bank Mandiri bersama perwakilan karyawan menetapkan PKB (Perjanjian Kerja Bersama) yang memuat berbagai aturan kerja, tata tertib, syarat kerja serta kewajiban dan hak, baik dari pihak pemberi kerja maupun karyawan. PKB periode 2021 – 2023 telah ditandatangani pada tanggal 1 Desember 2021 oleh Direktur Utama Bank Mandiri dan Ketua Umum Serikat Pegawai Bank Mandiri (SPBM). PKB ini telah terdaftar dan disahkan oleh Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja Nomor KEP.4/HI.00.01/00.0000.211217003/B/XII/2021 tanggal 27 Desember 2021, yang berlaku hingga 1 Desember 2023. PKB berlaku dan mengikat bagi seluruh karyawan Bank, baik karyawan dengan karyawan tetap (Perjanjian Kerja Waktu Tidak Tertentu (PKWTT)) maupun karyawan kontrak (Perjanjian Kerja Waktu Tertentu (PKWT)). Karyawan Bank Mandiri berdasarkan undang-undang memiliki kebebasan untuk bergabung menjadi Anggota Serikat Pegawai Bank Mandiri (SPBM), sebagai perwujudan kebebasan berserikat yang dilindungi oleh undang-undang. Pada tahun pelaporan tercatat jumlah anggota SPBM mencapai 11.334 pegawai.

Program Pensiun [GRI 201-3] [GRI 404-2]

Sebagai ungkapan apresiasi dan upaya untuk menjaga kesejahteraan para karyawan yang pensiun, Bank Mandiri mengadakan program pensiun berupa dana pensiun dan pelatihan menjelang pensiun. Bank Mandiri mendirikan Dana Pensiun bagi pegawai yang berupa iuran pasti, di samping program pensiun manfaat pasti yang berasal dari

Collective Bargaining Agreement [GRI 102-41]

Bank Mandiri prioritizes harmonious industrial relations between management and employees. To facilitate a sound working relationship, Bank Mandiri has worked together with employee representatives to establish a Collective Labor Agreement (CLA) containing various work rules, regulations, work conditions as well as obligations and rights, both from employer and employees. The CLA for the 2021-2023 period was signed on December 1, 2021, by the President Director of Bank Mandiri and Chairman of Bank Mandiri Labor Union (SPBM). The CLA has been registered and ratified by the Directorate General of Industrial Relations and Workers Social Security Number KEP.4/HI.00.01/00.0000.21121703/B/XII/2021 dated December 27, 2021, and which is valid until December 1, 2023. The CLA is legally valid and binding on all employees of the Bank, both permanent employees (Indefinite-Term Employment Agreement (PKWTT)) and contract employees (Fixed Term Employment Agreement (PKWT)). Bank Mandiri employees, by law, have the freedom to join the Bank Mandiri Labor Union (SPBM), as an embodiment of freedom of association and protected by laws and regulations. In the reporting year, total SPBM members reached 11,334 employees.

Retirement Program [GRI 201-3] [GRI 404-2]

As a form of appreciation and in an effort to maintain the well-being of retired employees, Bank Mandiri provides a pension program in the form of pension funds and training before retirement. Bank Mandiri has an established pension fund for employees in the form of defined contributions, in addition to a defined benefit pension program derived

masing-masing dana pensiun bank peserta penggabungan. Untuk Dana Pensiun program iuran pasti, karyawan membayar iuran sebesar 5% dari gajinya dan Bank membayarkan sebesar 10% dari gajinya. Sedangkan untuk program dana pensiun manfaat pasti, tidak lagi terdapat pembayaran iuran. Besarnya manfaat pensiun yang diterima sudah dipastikan berdasarkan atas formula manfaat pensiun yang tercantum dalam Peraturan Dana Pensiun masing-masing dana pensiun.

Selain program Dana Pensiun manfaat pasti dan iuran pasti, setiap karyawan Bank Mandiri juga mengikuti program BPJS Ketenagakerjaan dari pemerintah, yaitu Jaminan Hari Tua (JHT) dengan iuran Bank sebesar 3,7% dan iuran karyawan sebesar 2% dari gaji karyawan, Jaminan Kecelakaan Kerja (JKK) dengan iuran sebesar 0,24% dari gaji karyawan, Jaminan Kematian (JKM) dengan iuran 0,3% dari gaji karyawan, Jaminan Pensiun (JP) dengan iuran Bank sebesar 2% dan iuran karyawan sebesar 1% dari gaji karyawan.

Bank Mandiri juga memperhatikan kesehatan para karyawan yang memasuki usia pensiun dengan mendirikan Koperasi Mandiri Health Care (MHC). Koperasi ini ditujukan untuk meningkatkan kesejahteraan karyawan dan pensiunan Bank Mandiri melalui pemberian bantuan, manfaat dan pelayanan kesehatan. Koperasi MHC didirikan pada tahun 2010, dengan iuran keanggotaan sebesar 5%, yang berasal dari kontribusi karyawan sebesar 2% dan kontribusi Bank Mandiri sebesar 3%.

from each pension fund of the Merger Participating Banks. For the defined contribution pension plan, employees pay a contribution of 5% of their salary and the Bank pays a contribution of 10% of their salary. As for the defined benefit pension plan, there are no longer any contribution payments. The amount of the pension benefit has been determined based on the pension benefit formula stated in the Pension Fund Regulations of each Pension Fund.

In addition to the defined benefits and defined contributions of the Pension Fund program, all employees of Bank Mandiri also participate in the BPJS Employment program from the government, namely Old Age Security (JHT) with a bank contribution of 3.7% and an employee contribution of 2% derived from employee salaries, Work Accident Insurance (JKK) with a contribution of 0.24% derived from employee salaries, Death Security (JKM) with a contribution of 0.3% derived from employee salaries, Pension Security (JP) with a Bank contribution of 2% and an Employee contribution of 1% derived from employee salaries.

Bank Mandiri also pays attention to the health of employees who are entering retirement age by establishing the Mandiri Health Care Cooperative (MHC). This cooperative is intended to improve the welfare of Bank Mandiri employees and retirees through the provision of assistance, benefits, and health services. The MHC Cooperative was founded in 2010, with a membership fee of 5%, which comes from employee contributions of 2% and Bank Mandiri's contribution of 3%.





Bagi karyawan yang hendak pensiun, Bank Mandiri menyediakan sebuah seminar khusus sebagai bekal agar para calon pensiunan tetap sejahtera dan produktif di masa pensiun. Berbagai topik terkait wiraswasta, kesehatan, dan psikologi dibahas dalam seminar ini. Pada tahun pelaporan, pelatihan menjelang pensiun diikuti oleh dua batch dengan total peserta sebanyak 29 karyawan yang akan pensiun dalam kurun waktu tiga tahun mendatang. Pelatihan ini dilakukan selama lima hari.

Selama bekerja di Bank Mandiri, tentunya para calon pensiunan ini juga telah mengikuti berbagai pelatihan dan pembekalan. Hal ini memberikan manfaat lebih bagi para calon pensiunan, terutama saat melakukan peralihan dari kesibukan berkarya bersama Bank Mandiri menjadi kehidupan yang tetap aktif di masa pensiun.

Pemberitahuan Mengenai Perubahan [GRI 402-1]

Dalam membangun hubungan industrial yang baik, Bank Mandiri menetapkan adanya pemberitahuan pada karyawan bila terjadi perubahan yang signifikan dalam Bank Mandiri, seperti perubahan kepemilikan, perubahan operasional yang penting dan lainnya. Pemberitahuan terkait perubahan ini dilakukan sesuai dengan Pasal 6 ayat (4) PKB yang mengharuskan Bank mengkomunikasikan setiap kebijakan di bidang ketenagakerjaan kepada Serikat Pegawai. Namun demikian, Bank Mandiri belum menetapkan jangka waktu pemberituannya.

Tunjangan [GRI 401-2]

Selain meningkatkan kesejahteraan, tunjangan merupakan salah satu faktor untuk mempertahankan loyalitas karyawan. Tunjangan meningkatkan semangat karyawan, sehingga dapat meningkatkan produktivitas perusahaan secara menyeluruh. Tunjangan karyawan diterima sesuai dengan statusnya (tetap, kontrak, *trainee*) dan jenis pekerjaan mereka di Bank Mandiri. Namun demikian, Bank Mandiri belum menetapkan jangka waktu pemberituannya.

For employees who are about to retire, Bank Mandiri provides a special seminar as a provision so that prospective retirees remain prosperous and productive during retirement. The seminar discusses various topics on entrepreneurship, health, and psychology. In the reporting year, the pre-retirement training was attended by two batches with a total of 29 employees who are about to retire within the next three years. The training was conducted for five days.

While working at Bank Mandiri, the prospective retirees also attend various trainings and briefings that provide more benefits for prospective retirees, especially when preparing for the transition from a busy working career with Bank Mandiri to staying active in retirement.

Notice Regarding Changes [GRI 402-1]

In building good industrial relations, Bank Mandiri notifies employees when there are significant changes within Bank Mandiri, such as changes in ownership or important operational changes. Notice regarding such changes is made in accordance with Article 6 paragraph (4) of the CLA that requires the Bank to communicate any policy in the field of employment to the Labor Union. However, Bank Mandiri has not yet set a notice period.

Allowances [GRI 401-2]

In addition to improving well-being, allowances are a positive factor in maintaining employee loyalty. Allowances increases employee morale, so as to increase overall company productivity. Employee allowances are received according to employee status (permanent, contract, trainee) and the type of work they do at Bank Mandiri. However, Bank Mandiri has not yet set a notice period.

Tunjangan karyawan Employee allowances

| No. | Keterangan | Karyawan Tetap Permanent Employee | Karyawan Kontrak Contract Employee | Trainee | Description |
|-----|----------------------------|--------------------------------------|---------------------------------------|--|----------------------------------|
| 1. | Uang transportasi | N/A | N/A | N/A | Transport allowance |
| 2. | Uang makan | N/A | N/A | N/A | Meal allowance |
| 3. | Uang pensiun | √ | X | X | Pension fund |
| 4. | Tunjangan Hari Raya | √ | √ | Uang mudik Homecoming benefit | Religious Holiday Allowance |
| 5. | Uang jabatan ^{a)} | √ | X | X | Position allowance ^{a)} |
| 6. | Bonus | √ | √ | Insentif prestasi Performance incentive | Bonus |

| No. | Keterangan | Karyawan Tetap Permanent Employee | Karyawan Kontrak Contract Employee | Trainee | Description |
|-----|--|---------------------------------------|---------------------------------------|---------|--|
| 7. | Uang pendidikan ^{b)} | (Beasiswa S2) (Master Scholarship) | X | X | Education allowance ^{b)} |
| 8. | Uang pengobatan ^{c)} | √ | √ | BPJS | Medical allowance ^{c)} |
| 9. | Pakaian dinas/seragam ^{d)} | √ | √ | √ | Official clothing/uniforms ^{d)} |
| 10. | Uang cuti | √ | √ | X | Leave allowance |
| 11. | Uang kematian | √ | √ | X | Death benefit |
| 12. | Tunjangan lokasi ^{b)} | √ | √ | X | Location allowance ^{b)} |
| 13. | Uang saku | X | X | √ | Pocket money |
| 14. | Tunjangan penampilan ^{d)} | √ | √ | √ | Appearance allowance ^{d)} |
| 15. | Tunjangan risiko selisih ^{d)} | √ | √ | √ | Difference risk allowance ^{d)} |
| 16. | Uang Kompensasi Akhir Kontrak | X | √ | X | Compensation at the end of contract |
| 17. | Penghargaan Masa Kerja ^{b)} | √ | X | X | Long service pay ^{b)} |

Keterangan:

- a) Sesuai kondisi tertentu (saat ini berlaku untuk *level Group Head/Pejabat Setara dan P3K*)
b) Untuk karyawan yang memenuhi syarat dan kondisi tertentu
c) Menggunakan asuransi
d) Untuk *frontliner* dan jabatan tertentu

Description:

- a) According to particular conditions (currently applies to the level of Group Head/Equivalent Officer and First Aid)
b) For employees who meet certain terms and conditions
c) Using insurance
d) For front-liner and particular positions

PROGRAM PELATIHAN

TRAINING PROGRAM

[OJK F.22]

Peran penting pendidikan dan pelatihan dalam mengembangkan potensi serta kompetensi karyawan tidak dapat disangkal. Setiap karyawan membutuhkan pengetahuan dan keterampilan tambahan, agar dapat melaksanakan tugasnya dengan efektif dan efisien. Selain mendukung pencapaian tujuan perusahaan, Bank Mandiri percaya bahwa, pendidikan dan pelatihan dapat membangun motivasi dan semangat karyawan.

Education and training both play a key role in developing the potential and competence of employees. Each and every employee may need to acquire additional knowledge and skills in order to carry out their duties in an effective and efficient manner. In addition to supporting the achievement of company goals, Bank Mandiri believes that education and training can build employee motivation and enthusiasm.

Pelatihan

Training

[OJK F.22] [GRI 404-1]

| Keterangan | 2021 | 2020 | 2019 | Description |
|--|---------|---------|---------|--|
| Jumlah peserta pelatihan | 765.324 | 469.221 | 242.487 | Total training participants |
| Jumlah peserta pelatihan daring | 743.152 | 455.599 | 191.028 | Total online training participants |
| Jumlah peserta pelatihan tatap muka | 2.172 | 13.622 | 51.791 | Total face-to-face training participants |
| Jumlah karyawan yang mendapatkan pelatihan | 38.644 | 37.181 | 38.220 | Total employees receiving training |

Pelatihan
 Training
 [OJK F.22] [GRI 404-1]

| Jenis Kelamin | Jumlah pegawai Total employees | Jumlah jam pelatihan Total training hours | Rata-rata jam pelatihan per pegawai Average hours of training per employee | Gender |
|---------------|-----------------------------------|--|---|--------|
| Perempuan | 20.106 | 1.060.609 | 52,75 | Female |
| Laki-laki | 18.538 | 1.077.279 | 58,11 | Male |
| Total | 38.644 | 2.137.888 | 55,32 | Total |

| Level Pegawai | Jumlah pegawai Total employees | Jumlah jam pelatihan Total training hours | Rata-rata jam pelatihan per pegawai Average hours of training per employee | Position Level |
|--------------------------|-----------------------------------|--|---|------------------------|
| Komisaris | 10 | 108 | 10,8 | Board of Commissioners |
| Direktur | 12 | 324 | 27,00 | Board of Director |
| SEVP - SVP | 153 | 9.461 | 61,83 | SEVP - SVP |
| VP - AVP | 3.552 | 288.399 | 81,19 | VP - AVP |
| SM - FAM | 12.822 | 957.984 | 74,71 | SM - FAM |
| Pelaksana | 20.442 | 846.635 | 41,42 | Executor |
| Non Pelaksana | 107 | 802 | 7,50 | Non-Executor |
| <i>Pension/Terminate</i> | 1.543 | 34.175 | 22,15 | Retired/Terminated |
| Total | 38.644 | 2.137.888 | 55,32 | Total |

Bank Mandiri secara rutin menyelenggarakan berbagai pendidikan dan pelatihan untuk mengembangkan kompetensi karyawan dengan berbagai pelatihan yang dilaksanakan, antara lain:

1. *Leadership*
2. Kompetensi teknik

Guna meningkatkan motivasi dan memberi apresiasi pada *frontliner* terbaik, Bank Mandiri mengadakan *National Frontliner Championship (NFC)*, yang merupakan acara tahunan yang diadakan oleh *customer Care Group*. Selain pemilihan *frontliner* terbaik, acara ini juga bertujuan untuk meningkatkan *engagement frontliner*, menjadikan para pemanang sebagai teladan, serta mendapatkan berbagai ide baru untuk menciptakan pengalaman pelanggan yang positif. Acara ini berupa kompetisi dan pelatihan yang

Bank routinely Mandiri organizes various education and training events to develop employee competencies, including:

1. Leadership training
2. Technical competence training

To increase motivation and give appreciation to the best frontliners, Bank Mandiri held the National Frontliner Championship (NFC), an annual event organized by the Customer Care Group. In addition to awarding the best frontliners, the event was also aimed at increasing the frontliner's sense of belonging, selecting the winners as role models, and collecting new ideas to create a better customer experience. The event, which offered competitions

dapat meningkatkan kinerja. Acara yang diikuti oleh 203 peserta ini mengukur pengetahuan peserta terhadap produk, standar layanan dan mitigasi risiko, serta menguji keterampilan peserta bila diperhadapkan dengan masalah tertentu. Di samping itu, setiap peserta diminta untuk mempresentasikan ide terkait pengalaman pelanggan yang positif. Berhubung dalam masa pandemi, kali ini NFC diadakan secara *online*, dengan tidak mengurangi semangat para peserta untuk menampilkan yang terbaik.

Tinjauan Kinerja [GRI 404-3]

Tinjauan kinerja merupakan kegiatan tahunan yang diterapkan bagi setiap karyawan Bank Mandiri (100%). Tinjauan kinerja memberikan gambaran terkait capaian karyawan, sehingga dapat digunakan sebagai dasar bagi pengembangan karyawan selanjutnya: promosi, rotasi, atau demosi. Penilaian kinerja dilakukan dengan menerapkan asas keadilan, tanpa membedakan jenis kelamin, agama, atau latar belakang karyawan lainnya. Pelaksanaan promosi individual *grade* dilaksanakan 2 (dua) kali dalam setahun, yaitu : *Main Promotion Cycle* (MPC) pada bulan Mei dan *Secondary Promotion Cycle* (SPC) pada bulan November. Promosi ini ditujukan kepada pegawai yang memenuhi kriteria sebagaimana diatur dalam *Promotion Guidelines*. Berikut ini adalah informasi terkait promosi karyawan dalam Bank Mandiri.

and training to improve performance, was attended by 203 participants. During the event, participants' knowledge of products, service standards and risk mitigation, as well as participants' skills when faced with certain problems were measured. In addition, each participant was required to present ideas related to positive customer experiences. Due to the pandemic, the NFC was held online, without undermining the enthusiasm of the participants to show their best.

Performance Overview [GRI 404-3]

The performance overview is an annual program implemented for all employees of Bank Mandiri (100%). The performance overview provides an overview of employee achievements that can be used as a basis for further employee development: promotion, rotation, or demotion. Performance appraisal is carried out through the implementation of the principle of fairness, regardless of gender, religion, or other employee backgrounds. Individual promotional grading is carried out 2 (two) times a year, namely in the *Main Promotion Cycle* (MPC) in May and in the *Secondary Promotion Cycle* (SPC) in November. Employees may be promoted if they meet all the criteria as stipulated in the *Promotion Guidelines*. The following information relates to employee promotions in Bank Mandiri.

Promosi Karyawan Employee Promotion

| Keterangan | 2021 | | 2020 | | 2019 | | Description |
|------------|--------|-------|-------|-------|-------|-------|-------------|
| | MPC | SPC | MPC | SPC | MPC | SPC | |
| Pimpinan | 1.672 | 2.062 | 1.196 | 1.840 | 584 | 1.031 | Leader |
| Pelaksana | 3.948 | 3.447 | 3.195 | 2.518 | 3.836 | 2.075 | Executor |
| Sub total | 5.620 | 5.509 | 4.391 | 4.358 | 6.420 | 3.106 | Sub-total |
| Total | 11.129 | | 8.749 | | 9.526 | | Total |

Pelatihan petugas keamanan dalam aspek HAM [GRI 410-1]

Sebagai perusahaan yang bergerak di bidang jasa keuangan, para staf Bank Mandiri banyak berhubungan dengan pelanggan secara langsung. Untuk memberikan layanan yang prima, kesopanan dan pemahaman terhadap aspek Hak Asasi Manusia (HAM) menjadi bagian penting dari ketrampilan yang harus dimiliki oleh setiap karyawan

Training security officers in human rights aspects [GRI 410-1]

As a company engaged in financial services, Bank Mandiri's staff members have direct contact with customers. A good understanding of aspects of Human Rights (HAM) is an important part of the skillset that must be possessed by our security staff. For this reason, we provide HAM training for security officers that covers aspects of human rights, and we



Bank Mandiri, terutama karyawan di bidang keamanan. Untuk itu, Bank Mandiri memberikan pelatihan bagi petugas keamanan yang meliputi aspek HAM, mengundang Kepolisian Negara Republik Indonesia sebagai instruktur yang telah berpengalaman di bidangnya. Pada tahun pelaporan, pelatihan ini diberikan kepada seluruh petugas keamanan yang berada di bawah Bank Mandiri.

invite the Indonesian National Police to act as instructors and share their experience. In the reporting year, this training was provided to all security officers under Bank Mandiri.

Meningkatkan kompetensi karyawan dalam keuangan berkelanjutan [FS4] [OJK E.2]

Salah satu pelatihan terpenting yang dibutuhkan dalam mensukseskan inisiatif keuangan berkelanjutan, adalah mengembangkan kapasitas karyawan dalam topik-topik lingkungan, tata kelola dan sosial. Pada tahun pelaporan, Bank Mandiri melakukan berbagai pelatihan, baik secara internal maupun mengundang pakar, untuk mengadakan:

Improving employee competence in sustainable finance [FS4] [OJK E.2]

One of the most important trainings needed in the success of a sustainable finance initiative is to develop employee capacity in environmental, governance and social topics. In the reporting year, Bank Mandiri conducted various trainings, both internally and by inviting experts, as follows:

| Pelatihan Training | Materi Content | Pelaksanaan Implementation | Jumlah Peserta Jumlah Peserta Total Participants | Unit Kerja Peserta Participant Work Unit | Vendor |
|--|--|----------------------------|--|---|---|
| Workshop Industry Expertise Kelapa Sawit Expert Workshop on the Palm Oil Industry | Overview prospect industri kelapa sawit, aspek teknis pembangunan kelapa sawit, <i>best practices</i> pemeliharaan tanaman dan produksi kelapa sawit (termasuk ISPO & RSPO), Kebijakan Moratorium pembukaan lahan baru perkebunan kelapa sawit untuk mencegah deforestasi, aspek pengolahan produksi kelapa sawit, <i>Risk Assessment Environment Social & Governance (ESG)</i> dan ekonomi perkebunan dan industri kelapa sawit, <i>virtual site visit</i> . Overview of the prospect of the palm oil industry, technical aspects of palm oil development, best practices in plant maintenance and palm oil production (including ISPO & RSPO), Moratorium Policy on opening new land for palm oil plantations to prevent deforestation, aspects of palm oil processing and production, Environmental, Social & Governance (ESG) Risk Assessment and plantation economy and palm oil industry, virtual site visit. | 10, 11-2-2021 02-3-2021 | 50 35 | Commercial Banking, Corporate Banking, Wholesale Risk, Legal & Compliance, Special Asset Management, Credit Operation | Pusat Penelitian Kelapa Sawit Palm Oil Research Center |

| Pelatihan Training | Materi Content | Pelaksanaan Implementation | Jumlah Peserta Jumlah Peserta Total Participants | Unit Kerja Peserta Participant Work Unit | Vendor |
|---|---|-------------------------------|--|---|--|
| Workshop Industri Energi terbarukan Workshop on Renewable Energy Industry | <p>Overview, outlook dan trend Industri energi terbarukan, regulasi dan road map energy mix pemerintah dalam menunjang sustainability environment and development dan mendukung ESG, overview industri solar panel, PLTA, panas bumi dan wind energy beserta risiko dan mitigasinya.</p> <p>Overview, outlook and trend of renewable energy industry, regulations and government energy-mix roadmap in supporting environmental sustainability and development and supporting ESG, overview of solar panel industry, Hydropower Plant, geothermal and wind energy industries and the risks and mitigations</p> | 08, 09-4-2021 15-16-4-2021 | 41 42 | Credit Operation, Corporate Banking, Commercial Banking, Special Asset Management, Wholesale Risk Management, Legal & Compliance. | Praba Cipta Daya (Nara sumber : Kementerian ESDM, asosiasi perusahaan di bidang solar panel & bayu, hydro energi dan panas bumi) Praba Cipta Daya (Source: Ministry of Energy and Mineral Resources, association of companies in the fields of solar panels, wind, hydro and geothermal energies) |
| Workshop Energi Konstruksi Workshop on Construction Energy | <p>Overview dan outlook industri konstruksi, aspek perijinan dan legalitas bisnis konstruksi, management keterbukaan bisnis konstruksi terkait Environment Social and Governance termasuk di dalamnya penerapan Quality Health, Safety & Environment (QHSE) meliputi aspek management mutu material dan pekerjaan, lingkungan di sekitar proyek, aspek sosial dengan masyarakat sekitar, keamanan dan keselamatan serta produktifitas tenaga kerja, aspek pengawasan, titik kritis dan mitigasi risiko dalam proyek konstruksi.</p> <p>Overview and outlook of the construction industry, licensing and legality of the construction business aspects, management of construction business openness related to Environmental, Social and Governance including the implementation of Quality Health, Safety & Environment (QHSE) covering material and work quality management aspects, the environment around the project, social aspects with the surrounding community, security and safety as well as labor productivity, supervision aspects, critical points and risk mitigation in construction projects.</p> | 07, 08-7-2021 | 37 | Commercial Banking, Corporate Banking, Wholesale Risk, Legal & Compliance, Special Asset Management, Credit Operation | Praba Cipta Daya (Nara sumber: Direksi dan Management PT. Utama Karya) Praba Cipta Daya (Source: Board of Directors and Management of PT. Utama Karya) |
| Workshop Update Ketentuan ISPO : Permentan No 38 Tahun 2020 dan Pelaksanaan Audit. Workshop on Update on ISPO Provision: Ministry of Agriculture Regulation No. 38/2020 and Audit Implementation. | <p>Alur sertifikasi ISPO, ruang lingkup Permentan No. 38 Tahun 2020, Prinsip dan tujuan ISPO, prinsip dan kriteria untuk perusahaan perkebunan, pembinaan dan pengawasan, sertifikasi dan akreditasi ISPO.</p> <p>ISPO certification flow, scope of Ministry of Agriculture Regulation No. 38/2020, ISPO principles and objectives, principles and criteria for plantation companies, guidance, and supervision, ISPO certification and accreditation.</p> | 29-7-2021 | 134 | Commercial Banking, Corporate Banking, Wholesale Risk, Legal & Compliance, Special Asset Management, SPM | PT. AJA Sertifikasi Indonesia (Nara sumber : ISPO Certification Manager). PT. AJA Sertifikasi Indonesia (Source: ISPO Certification Manager) |



| Pelatihan Training | Materi Content | Pelaksanaan Implementation | Jumlah Peserta Jumlah Peserta Total Participants | Unit Kerja Peserta Participant Work Unit | Vendor |
|--|--|----------------------------|--|--|---|
| Climate Change Conference | B2B <i>Climate Chamber Mission. Event</i> B2B tersebut akan dihadiri <i>market leader</i> multi industries khususnya sektor <i>Fast Moving Consumer Goods, Renewable Energy, Construction, Transportation, Green Financing, Fashion Retail, dan Manufacturing.</i> B2B Climate Chamber Mission. The B2B event was attended by multi-industry market leaders, especially the Fast-Moving Consumer Goods, Renewable Energy, Construction, Transportation, Green Financing, Fashion Retail, and Manufacturing sectors. | 26, 9-2021 | 19 | Corporate Banking, Treasury, Chief Economist, GAM KLN, SPM CPR. | Glasgow Chamber of Commerce's & Brithcham |
| QHSE Sektor Konstruksi QHSE in the Construction Sector | <i>Overview QHSE sektor konstruksi dan regulasi Pemerintah, serta best practice pelaksanaan QHSE WIKA.</i> Overview of QHSE in the construction sector and government regulations, as well as best practices for the implementation of WIKA's QHSE. | 18, 9-21 | 116 | Commercial Banking, Corporate Banking, Wholesale Risk, Legal & Compliance, Special Asset Management, SPM | Perkumpulan Ahli Keselamatan Konstruksi Indonesia, Komite Keselamatan Konstruksi – PUPR, QHSE UI, QHSE WIKA Association of Indonesian Construction Occupational Safety and Health Experts, Construction Safety Committee – PUPR, QHSE UI, QHSE WIKA |

LINGKUNGAN KERJA YANG AMAN

SAFE WORK ENVIRONMENT

[OJK F.21]

Setiap tenaga kerja berhak mendapat perlindungan atas keselamatannya dalam melaksanakan pekerjaan untuk kesejahteraan dan meningkatkan produksi serta produktivitas Nasional. Guna menciptakan lingkungan kerja yang sehat dan aman Bank Mandiri menyiapkan sarana/prasarana keselamatan dalam menghadapi kondisi darurat, seperti P3K, APAR (Alat Pemadam Api Ringan), *hydrant, sprinkler*, dan lainnya. Kami memastikan pemeliharaan peralatan tersebut, dan melakukan pemeriksaan secara berkala.

Demi mewujudkan tujuan-tujuan K3, Bank Mandiri telah membentuk Panitia Pembina Kesehatan dan Keselamatan Kerja (P2K3), yang diperkuat melalui Surat Keputusan Dinas Tenaga Kerja dan Transmigrasi Provinsi Daerah Khusus Ibukota Jakarta Nomor: 2233 Tahun 2021 tentang Pengesahan Panitia Pembina Keselamatan dan Kesehatan Kerja (P2K3), tentang Pengesahan Panitia Pembina Keselamatan Kesehatan Kerja (P2K3). Keanggotaan P2K3

Each employee is entitled to protection and safety in carrying out their work for greater well-being and increasing productivity. In order to create a safe and healthy working environment, Bank Mandiri has prepared safety facilities/ infrastructure for dealing with emergency conditions, such as first aid kits, APAR (Fire Extinguishers), hydrants, and sprinklers. We ensure the maintenance of the equipment and carry out regular inspections.

In order to realize the OHS objectives, Bank Mandiri has an established Occupational Health and Safety Committee (P2K3). The establishment of P2K3 was strengthened through the Decree of the Department of Manpower and Transmigration of the Special Capital Region of Jakarta No. 2233/2021 on Ratification of Trustees Committee for Occupational Health and Safety (P2K3), P2K3 membership

ini terdiri dari perwakilan manajemen dan karyawan. Salah satu tugas P2K3 adalah memberikan laporan setiap triwulan pada Dinas Tenaga Kerja dan Transmigrasi.

Bank Mandiri juga telah menerapkan berbagai program keselamatan dan kesehatan kerja seperti:

1. Inspeksi/pemeriksaan terhadap peralatan proteksi kebakaran aktif di setiap gedung secara berkala untuk memastikan bahwa peralatan kebakaran tersebut berfungsi dengan baik. Pemeriksaan untuk Alat Pemadam Api Ringan (APAR) dilakukan oleh Petugas Security setiap 1 (satu) bulan sekali, pemeriksaan terhadap Alat Pemadam Api Tersistem (APAT) dan *Fire Alarm* dilakukan oleh pengelola gedung bekerjasama dengan Dinas Pemadam Kebakaran yang dilakukan setiap 1 (satu) tahun sekali.
2. Melakukan standarisasi spesifikasi, penempatan perangkat keselamatan gedung, petunjuk jalur evakuasi dan titik kumpul serta jalur evakuasi yang dimasukkan dalam buku panduan standar renovasi gedung kantor yang disusun bersama dengan konsultan perencana. Kemudian hal ini ditinjau kembali setiap 1 (satu) tahun sekali atau sesuai kebutuhan.
3. Menyampaikan informasi keadaan darurat kepada pegawai, tamu dan Tim Tanggap Darurat Gedung melalui pemasangan poster petunjuk evakuasi keadaan darurat kebakaran/gempa bumi, pemutaran video prosedur keadaan darurat di media televisi internal, *safety briefing* sebelum melakukan acara dan sosialisasi fungsi dan peranan tim tanggap darurat yang dilakukan setiap 1 (satu) tahun sekali dengan mengundang pembicara dari Dinas Pemadam Kebakaran.
4. Mengadakan pelatihan kesiapan tanggap darurat kepada penghuni gedung, *Floor Warden* (Tim Tanggap Darurat Gedung) dan Tim *Emergency Response Team* (ERT), antara lain, pelatihan pemadaman api, pelatihan bantuan hidup dasar (P3K), pelatihan *first responder (search and rescue)* yang dilakukan minimal 1 (satu) tahun sekali. Dengan pelatihan tersebut maka personel bisa lebih sigap dan terlatih seandainya terjadi kedaruratan.
5. Melakukan simulasi evakuasi darurat kebakaran gedung dan bencana lainnya seperti gempa bumi dan ancaman bom. Hal ini dilakukan untuk mengukur kesiapan Tim Tanggap Darurat dan mengukur durasi evakuasi dari lokasi gedung ke titik berkumpul. Pelaksanaan simulasi ini dilakukan setiap 1 (satu) tahun sekali yang dihadiri pula oleh lembaga terkait seperti Dinas Pemadam Kebakaran, Rumah Sakit dan Pihak Kepolisian.

consists of representatives of management and employees. The duty of P2K3 is to prepare quarterly report to the Manpower and Transmigration Office.

Bank Mandiri has also implemented various occupational health and safety programs, including:

1. Conduct inspection/checking of building fire protection equipment on a regular basis to ensure that fire equipment is functioning properly. Inspection of Fire Extinguishers (APAR) is carried out by the Security Officer once every 1 (one) month, Inspection of Systematic Fire Extinguishers (APAT) and Fire Alarms is carried out by the building manager in collaboration with the Fire Department, which is carried out once every 1 (one) year.
2. Along with planning consultants, conduct standardization of specifications, placement of building safety devices, instructions for evacuation routes and assembly points as well as evacuation routes, included in the standard guidebook for renovating office buildings, that are prepared and reviewed every 1 (once) a year or as needed.
3. Submitting emergency information to Employees, Guests and Building Emergency Response Teams through the installation of posters of fire/earthquake emergency evacuation instructions, video playback of emergency procedures on internal television media, safety briefings before conducting events and socializing the functions and roles of emergency response team once every 1 (one) year by inviting speakers from the Fire Department.
4. Conduct emergency response-preparedness training for building occupants, Floor Warden (Building Emergency Response Team) and Emergency Response Team (ERT), including fire suppression training, basic life support (P3K) training, and first responder training (search and rescue) which is conducted at least once a year. Through the training, personnel can be more alert and trained in the event of an emergency.
5. Conduct emergency evacuation simulations of building fires and other disasters, such as earthquakes and bomb threats, to measure the readiness of the Emergency Response Team and measure the evacuation time from the building location to the gathering point. The simulation is carried out every 1 (one) year, and is also attended by relevant institutions such as the Fire Department, Hospital and Police.

Kegiatan Keselamatan Karyawan Employee Safety Activities

| Kegiatan Type of Activity | Target Pelaksanaan Kegiatan Target of Activity Implementation | Target Pelaksanaan Kegiatan Participants |
|---|---|--|
| <ul style="list-style-type: none"> • Sosialisasi keadaan darurat Emergency Information Dissemination • Simulasi evakuasi keadaan darurat Emergency Evacuation Simulation • Latihan pemadaman api Fire Suppression Exercise • Latihan tim tanggap darurat Emergency Response Team Exercise | <p>1 tahun sekali Once a year</p> <p>1 tahun sekali Once a year</p> <p>1 tahun sekali Once a year</p> <p>1 tahun sekali Once a year</p> | <p>Karyawan yang ditunjuk sebagai tim tanggap darurat (<i>Floor Warden</i>) Employees appointed as emergency response team (<i>Floor Warden</i>)</p> <p>Seluruh karyawan/tim dan penghuni gedung lainnya All employees/teams and residents of other buildings</p> <p>Pegawai yang ditunjuk sebagai tim tanggap darurat Employees appointed as emergency response team</p> <p>Tim Tanggap Darurat (ERT) Emergency Response Team (ERT)</p> |

Bank Mandiri juga menyediakan fasilitas kesehatan berupa:

1. Anggaran kesehatan yang dituangkan dalam PTSDM Award Halaman III-B-18 huruf h.
2. Paket *general checkup* untuk seluruh karyawan Bank yang berusia lebih dari 40 tahun.
3. Menyediakan fasilitas kesehatan untuk Pegawai dan keluarganya bekerja sama dengan Asuransi Kesehatan Mandiri *Inhealth*.
4. Menyediakan fasilitas klinik kesehatan bekerja sama dengan Yakes Bank Mandiri.

Di masa pandemi ini, Bank Mandiri terus mengedepankan kesehatan karyawan dan keluarganya. Strategi dan kegiatan pengelolaan pandemi telah dijelaskan dalam bab terkait pandemi.

FASILITAS KETENAGAKERJAAN EMPLOYMENT FACILITIES

Karyawan yang berbahagia, menikmati pekerjaannya dan terlibat menjadi kunci kesuksesan Bank Mandiri dalam jangka panjang. Untuk itu, Bank Mandiri menerapkan *Smell of the Place*, atau pengelolaan berbagai elemen kerja fiskal dan emosional agar tercipta suasana kerja yang kondusif, nyaman dan menyenangkan bagi karyawan. Berbagai aktivitas dan sarana yang disediakan di antaranya:

1. Memfasilitasi pengembangan hobi, seni, kesehatan dan olah raga.
2. Menyediakan pelatihan, seminar, dan pendidikan untuk karyawan.
3. Menyediakan *Fitness Center Mandiri Club*.
4. Memfasilitasi klub atau komunitas olahraga bagi karyawan, seperti klub basket, *badminton*, sepeda, lari dan lainnya.

Bank Mandiri also provides health facilities in the form of:

1. Health budget as outlined in the PTSDM Award Page III-B-18 letter h.
2. General checkup package for all Bank employees over 40 years old.
3. Providing health facilities for employees and their families in collaboration with Mandiri *Inhealth* Health Insurance.
4. Providing health clinic facilities in collaboration with Yakes Bank Mandiri.

During the pandemic, Bank Mandiri continues to prioritize the health of its employees and their families. Pandemic management strategies and activities have been described in the chapter related to the pandemic.

5. Mengadakan kegiatan Mandiri *Happy Hours* setiap bulan, yaitu fasilitas ruang bersantai di unit kerja yang dilengkapi dengan alat musik dan karaoke.
 6. Menyediakan fasilitas klinik kesehatan, lengkap dengan peralatan dan tenaga medis yang siap melayani.
 7. Menyediakan fasilitas penitipan anak bernama Mandiri *Daycare*, sehingga karyawan tidak perlu mengkhawatirkan anak-anaknya.
5. Holding Mandiri *Happy Hours* every month, namely a relaxing room facility in each work unit that is equipped with musical instruments and karaoke.
 6. Providing health clinic facilities, with equipment and ready-to-serve medical personnel.
 7. Providing a childcare facility called Mandiri *Daycare*, so that employees don't have to worry about their children while they are at work.



06.

MENJAGA KELESTARIAN LINGKUNGAN PRESERVING THE ENVIRONMENT





“

Bank Mandiri mempunyai kewajiban untuk menjaga kelestarian lingkungan melalui kebijakan bisnis yang pro lingkungan, serta keterlibatan setiap insan Mandiri untuk menerapkan budaya keberlanjutan.

Bank Mandiri has an obligation to preserve the environment through pro-environment business policies, as well as the involvement of all Mandiri personnel to implement a culture of sustainability.

”

Kebijakan Bank Mandiri dalam memberikan pembiayaan kepada nasabah yang pro lingkungan dan pro sosial berperan signifikan dalam menjaga kelestarian bumi. Kebijakan ini telah diadopsi sebagai bagian dari langkah strategis Bank Mandiri dalam melaksanakan aksi perubahan iklim. Penajaman manajemen risiko terkait aspek lingkungan diyakini akan dapat meningkatkan kinerja finansial. Operasi bank yang dijalankan dengan prinsip pro lingkungan dan pro sosial bukan lagi dianggap sebagai kewajiban, namun telah menjadi *competitive advantage* di masa kini.

Kebijakan keberlanjutan pada Bank Mandiri dibangun berdasarkan Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. Peraturan ini menggariskan dukungan industri jasa keuangan pada pertumbuhan berkelanjutan melalui penerapan prinsip keuangan berkelanjutan atau *sustainable finance* yang menekankan pertumbuhan ekonomi, sambil menyediakan pendanaan yang dibutuhkan masyarakat, dan pada saat bersamaan tetap menjaga kelestarian lingkungan.

Kebijakan dan praktik pro lingkungan di Bank Mandiri dilaksanakan secara terintegrasi, meliputi semua aspek kegiatan operasi perusahaan, seperti:

1. Mengembangkan *digital banking* untuk mengurangi penggunaan kertas.
2. Mengembangkan administrasi nir-kertas (*paperless administration*) seperti mengirimkan undangan melalui *email*, menggunakan *E-Connect* sebagai medium penyebaran informasi internal (sebelumnya menggunakan majalah cetak), dan lainnya.
3. Di direktorat IT sendiri, telah dikembangkan sistem bernama e-Nota selaku sistem pengelolaan dokumen elektronik secara *end to end*, mulai dari penyusunan, pengiriman, dan penerimaan dokumen. Sistem e-Nota ini telah mendukung implementasi secara bertahap atas kebijakan *paperless* di Bank Mandiri.
4. Melakukan penghematan kertas, dengan cara mencetak bolak balik, atau memanfaatkan kertas bekas untuk keperluan internal.
5. Memberi pilihan pada nasabah dalam transaksi ATM, apakah transaksi akan dicetak atau tidak.
6. Menghimbau penghematan penggunaan kertas *tissue* dengan pemasangan stiker di dinding kamar kecil.
7. Membangun budaya keberlanjutan bagi karyawan dan nasabah serta mitra bisnis.

Bank Mandiri's policy to provide financing to customers with pro-environmental and pro-social principles plays a significant role in preserving the environment. The policy has been adopted as part of Bank Mandiri's strategic steps towards implementing climate change actions. Sharpening risk management related to environmental aspects is believed to be able to improve financial performance. Nowadays, Bank operations with pro-environmental and pro-social principles are no longer considered an obligation, but have become a competitive advantage.

Bank Mandiri's sustainability policies were built based on the Financial Services Authority Regulation No.51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Agencies, Issuers and Public Companies. The regulation outlines the support to financial services industries for sustainable growth through the implementation of sustainable finance principles emphasizing economic growth and providing the funding needed by the community, while at the same time preserving the environment.

Pro-environmental policies and practices at Bank Mandiri have been implemented in an integrated manner, covering all aspects of the company's operations, including:

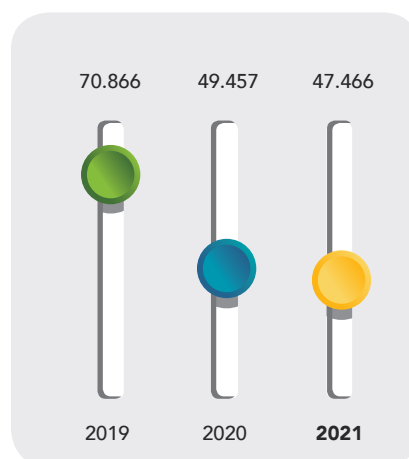
1. Developing digital banking to reduce paper usage.
2. Developing paperless administration such as sending invitations via email, using *E-Connect* as a medium for internal information dissemination (previously using printed magazines).
3. An E-note system has been developed in the Directorate of Information Technology as an end-to-end electronic document management system, starting from the preparation, delivery, and receipt of documents. The E-Note system has supported the gradual implementation of the *paperless* policy at Bank Mandiri.
4. Implementing paper saving, by printing on both sides, or using used paper for internal purposes.
5. Giving customers a choice in ATM transactions, whether the transaction will be printed or not.
6. Calling for savings on the use of *tissue* paper by installing stickers on the walls of restrooms.
7. Building a culture of sustainability for employees and customers as well as business partners.



Atas upaya Bank Mandiri dalam melakukan penghematan kertas, dalam tahun pelaporan turun dibandingkan tahun sebelumnya, dari 49.457 rim menjadi 47.466 rim. Jumlah ini merupakan penurunan drastis dari penggunaan kertas pada tahun 2019 sebelum pandemi 70.866. Hal ini menyatakan keberhasilan Bank Mandiri dalam mengembangkan operasional ramah lingkungan atau paperless Mandiri, serta menerapkan digital banking untuk para nasabah.

In the reporting year, Bank Mandiri has succeeded in reducing paper consumption. Total paper usage decreased compared to that in the previous year, from 49,457 reams to 47,466 reams. Total paper usage decreased drastically compared to paper usage before the pandemic in 2019 of 70,866 reams. This confirms the success of Bank Mandiri in developing eco-friendly or paperless Mandiri operations, as well as implementing digital banking for customers.

Penggunaan kertas (jumlah rim)
Paper Usage Total (reams of paper)



AIR WATER

Konsumsi air dalam kegiatan Bank Mandiri digunakan untuk keperluan domestik seperti *cooling tower*, kantin, kamar kecil, masjid, penyiraman tanaman dan lainnya. Bank Mandiri melakukan upaya-upaya penghematan air melalui himbauan untuk menggunakan air secara bijaksana pada pengguna gedung. Kami juga melakukan pengecekan instalasi air secara berkala untuk memastikan tidak adanya kerusakan yang mengakibatkan kebocoran air.

Upaya penghematan air lainnya yaitu melalui penggunaan air daur ulang melalui fasilitas pengelolaan air (*water recycle*) di kantor pusat Bank Mandiri. Air daur ulang ini dimanfaatkan untuk menyiram tanaman, menggelontor toilet, dan lainnya. Melalui proses daur ulang ini, Bank Mandiri dapat menghemat 191.923 m³ air per tahun. Dampak positif lainnya adalah tidak adanya pencemaran badan air di sekitar kantor pusat Bank Mandiri.

Selain itu, kami memanfaatkan area terbuka hijau (13.000 m²) untuk menampung air hujan melalui lubang-lubang biopori. Hingga akhir tahun 2021 di kawasan kantor pusat Bank Mandiri terdapat 121 lubang biopori (Plaza Mandiri) dan 3 (tiga) sumur resapan (Wisma Mandiri). Penampungan air yang lebih luas telah dibangun di Mandiri University, kawasan Wijayakusuma, berupa danau seluas 1,8 hektare. Danau ini menjadi sumber utama untuk kebutuhan bangunan-bangunan di kawasan tersebut, setelah air tampungan diolah menjadi air baku.

Komitmen Bank Mandiri untuk menjaga sumber daya air juga dinyatakan dengan menetapkan 78% dari kawasan Wijayakusumah sebagai ruang terbuka hijau untuk taman, area terbuka hijau, danau, saluran perimeter, jalan, area resapan air dan lainnya. Hanya 22% wilayah tersebut yang di atasnya dibangun gedung.

Water consumption in Bank Mandiri's activities is used for domestic purposes such as cooling towers, canteens, restrooms, mosques, watering plants, and many more. Bank Mandiri has made efforts to save water through an appeal to use water wisely for building users. We also regularly check water installations to ensure that there is no damage that results in water leakage.

Another water-saving effort was through the use of recycled water through the water-recycling facility at Bank Mandiri's head office. The recycled water was used for watering plants, flushing toilets, and more. Through these recycling processes, Bank Mandiri has saved 191,923 m³ of water per year. Another positive impact was the absence of pollution of water bodies around Bank Mandiri's head office.

In addition, we have utilized a green open area (13,000 m²) to collect rainwater through biopori holes. As of the end of 2021, there were 121 biopori holes (Plaza Mandiri) and 3 (three) infiltration wells (Wisma Mandiri). A wider water reservoir has been built at Mandiri University, Wijayakusuma area, in the form of a lake covering an area of 1.8 hectares. The lake became the main source of water for the needs of buildings in the area after the reservoir water was processed into raw water.

Bank Mandiri's commitment to maintaining water resources was also stated by establishing 78% of the Wijayakusumah area as green open space for parks, green open areas, lakes, perimeter canals, roads, and water catchment areas. The buildings were constructed only on 22% of the area.

Konsumsi Air (m³)

Water Consumption (m³)

[OJK F.8]

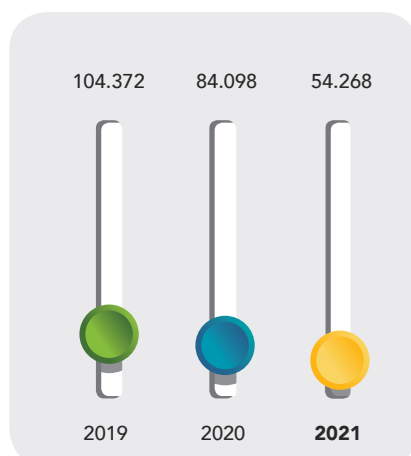
Air PDAM (m³)

PDAM water (m³)



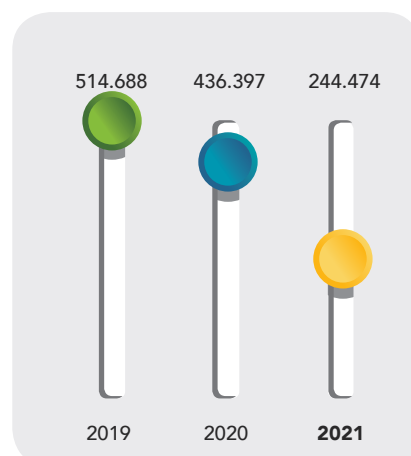
Air Daur Ulang (m³)

Recycled water (m³)



Total Konsumsi Air (m³)

Total Water Consumption (m³)



LIMBAH

WASTE

[OJK F.13] [OJK F.14]

Dalam upaya menjaga kelestarian lingkungan dan mengurangi timbulan sampah, Bank Mandiri menetapkan prinsip 3R (*reduce, reuse, recycle*). Kami menyediakan tempat sampah yang cukup, dan sampah yang terkumpul dibuang ke Tempat Pembuangan Akhir (TPA) oleh pihak ketiga. Sedangkan sampah berupa daun-daunan yang rontok di area terbuka hijau dimanfaatkan untuk pupuk organik. Selain ramah lingkungan, juga mengurangi biaya pembelian pupuk.

Limbah non B3 (limbah tidak berbahaya) dalam Bank Mandiri berupa kertas bekas yang sudah tidak terpakai lagi diserahkan ke pihak ketiga untuk didaur ulang, dalam bentuk kertas yang dihancurkan (untuk dokumen yang bersifat rahasia) dan kertas yang tidak dihancurkan karena tidak termasuk dokumen rahasia. Limbah tidak berbahaya lainnya dalam operasional Bank Mandiri merupakan limbah domestik.

Sedangkan limbah berbahaya dan beracun dalam operasional Bank Mandiri berupa oli bekas dari kendaraan operasional dan genset. Pada tahun pelaporan, Plaza Mandiri mengoperasikan enam buah genset dengan penggantian oli setiap enam bulan sekali. Setiap genset membutuhkan 400 liter per enam bulan, dengan demikian oli bekas yang ditimbulkan adalah 4.800 liter. Limbah ini diserahkan pada pihak ketiga yang berizin dan bersertifikat untuk dikelola. Demikian pula dengan sampah elektronik seperti komputer, lampu, dan *Uninterruptible Power Supply* (UPS).

Limbah B3 yang dikelola Bank Mandiri berupa limbah padat seperti lampu dan baterai, sedangkan limbah cair merupakan limbah tidak berbahaya karena limbah yang dihasilkan telah melalui proses khusus dan dipastikan memenuhi baku mutu. Berikut adalah data limbah di salah satu gedung kantor pusat Bank Mandiri (Plaza Mandiri):

In an effort to preserve the environment and reduce waste generation, Bank Mandiri has established the 3Rs principle (*reduce, reuse, recycle*). We have provided sufficient trash cans, and the collected waste was disposed of in the Final Disposal Site (TPA) by a third party. Meanwhile, waste in the form of fallen leaves in green open areas was used for organic fertilizer. In addition to being eco-friendly, it has also reduced the cost of purchasing fertilizers.

Non-B3 waste (non-hazardous waste) from Bank Mandiri was in the form of used paper and was handed over to a third party for recycling, in the form of crushed paper (for confidential documents) and paper that was not destroyed because it is not classified as confidential documents. Another form of non-hazardous waste in Bank Mandiri's operations was domestic waste.

Meanwhile, the hazardous and toxic waste from Bank Mandiri's operations was in the form of used oil from operational vehicles and generators. In the reporting year, Plaza Mandiri operated six generators with oil changes every six months. Each generator required 400 liters per six months, thus the waste oil generated was 4,800 liters. This waste oil was handed over to a licensed and certified third party to be managed. The same was true of electronic waste such as computers, lights, and *Uninterruptible Power Supplies* (UPS).

Bank Mandiri manages B3 waste in the form of solid waste such as light bulbs and batteries, while liquid waste is a non-hazardous waste because the waste goes through a special process and is ensured to meet quality standards. The following is data on waste in one of the Bank Mandiri head office buildings (Plaza Mandiri):

Limbah Waste

| Parameter | 2021 | 2020 | 2019 | Parameter |
|---|--------|-------|-------|--|
| Limbah Berbahaya (B3) (Kg) | 1.200 | 4.800 | 4.800 | Hazardous Waste (B3) (Kg) |
| Limbah Tidak Berbahaya (m ³) | | | | Non-Hazardous Waste (m ³) |
| • Limbah Cair | 78.480 | - | - | • Liquid Waste |
| • Limbah Cair yang Dikelola Melalui Reverse Osmosis | 45.360 | - | - | • Liquid Waste Managed Through Osmosis |

Selain berupa limbah padat, Bank Mandiri mengelola air limbah buangan dengan menggunakan mesin pengolah limbah cair (*sewage treatment plant*). Melalui proses *reverse osmosis*, air buangan tersebut dapat digunakan untuk air minum dan telah mendapatkan label halal. Selain itu, air olahan ini juga digunakan untuk mesin pendingin dan penyiraman tanaman. Untuk memastikan kualitas air limbah, Bank Mandiri melakukan pengecekan dengan mengirimkan contoh air ke Laboratorium Lingkungan Hidup Daerah, Dinas Lingkungan Hidup, Pemerintah Provinsi DKI Jakarta, sebulan sekali. Air limbah yang dilepaskan ke badan air telah melalui proses khusus dan dipastikan memenuhi baku mutu. Sebagai contoh, berikut adalah hasil pengujian air limbah pada bulan Desember 2021.

In addition to solid waste, Bank Mandiri managed wastewater by using sewage treatment plants. Through the reverse osmosis process, the wastewater can be used for drinking water and has obtained a halal label. In addition, the treated water was also used for cooling machines and watering plants. To ensure the quality of wastewater, Bank Mandiri carried out checks by sending water samples to the Regional Environmental Laboratory, Environment Department, DKI Jakarta Provincial Government, once a month. Wastewater released into water bodies has gone through a special process and is ensured to meet quality standards. The following are the results of wastewater testing in December 2021.

| Parameter | Satuan Unit | Hasil Uji Test Result | Kadar Maksimum Maximum Level | Metode Method | Parameter |
|---------------------------------|--------------|-----------------------|------------------------------|--|--------------------------------|
| PH | mg/L | 7,7 | 6-9 | SNI 6989.11 2019 | PH |
| Zat padat tersuspensi | mg/L | 17,0 | 30 | Spektrofotometri Spectrophotometry | Suspended Solids |
| Ammonia | mg/L | 17,37 | 10 | SNI 06-6989.30:2005 | Ammonia |
| Minyak dan lemak | mg/L | < 0,54 | 100 | Spektrofotometri Spectrophotometry | Oil and fat |
| COD (Dichromat) | mg/L | 28,1 | 5 | NO.44/IKM (Spektrofotometri) Spectrophotometry | COD (Dichromat) |
| BOD (20°C, 5 hari) ⁴ | mg/L | 5,44 | 30 | SNI 6989.72:2009 | BOD (20°C, 5 Day) ⁴ |
| Total Coliform | Jumlah/100mL | 2,7 X 10 ⁶ | 3.000 | No. 40/IKM (Petrifilm) | Total Coliforms |

ENERGI ENERGY

Bank Mandiri berupaya untuk melakukan penghematan konsumsi energi, mengingat penggunaan energi sangat terkait dengan emisi, yang pada akhirnya berdampak pada perubahan iklim. Di samping itu, penghematan energi juga berarti penghematan secara finansial. Energi yang digunakan dalam operasional Bank Mandiri berupa listrik, BBM untuk kendaraan operasional, serta disel untuk genset. Berikut ini penggunaan energi dan intensitas penggunaan energi dalam Bank Mandiri.

Bank Mandiri strives to save on energy consumption, considering that energy use is closely related to emissions, which eventually has an impact on climate change. In addition, energy savings also mean financial savings. The energy used in Bank Mandiri's operations is in the form of electricity, fuel for operational vehicles, and diesel for generators. The following is a list of energy use and energy use intensity in Bank Mandiri.

Konsumsi energi dalam organisasi Energy consumption within the organization [GRI 302-1] [GRI 302-3] [OJK F.6]

| Jenis Energi | 2021 | | 2020 | | 2019 | | Type of Energy |
|-------------------------------------|-------------|-----------|-------------|-----------|-------------|-----------|---|
| | Volume | GJoule | Volume | GJoule | Volume | GJoule | |
| BBM (Liter) | 23.358.733 | 770.838 | 22.191.531 | 732.321 | 27.470.129 | 906.514 | Fuel (Liter) |
| Listrik (kWh) | 231.473.190 | 833.303 | 301.763.108 | 1.086.347 | 319.474.105 | 1.150.107 | Electricity (kWh) |
| Jumlah konsumsi energi | - | 1.604.142 | - | 1.818.668 | - | 2.056.621 | Total Energy Consumption |
| Jumlah karyawan | - | 37.840 | - | 38.247 | - | 39.065 | Total Employees |
| Intensitas energi per karyawan (GJ) | - | 42,39 | - | 47,55 | - | 52,65 | Intensity of energy consumption per employee (GJ) |

Catatan:

1. Pemakaian listrik dari kwh dikonversi ke Gjoules dengan menggunakan The Greenhouse Gas Protocol Initiative, 2004.
2. Pemakaian BBM dari liter dikonversi ke Gjoules dengan menggunakan The Greenhouse Gas Protocol Initiative, 2004.
3. Data 2020 dan 2019 setelah dilakukan restatement untuk menyesuaikan dengan metodologi kalkulasi data tahun 2021.
4. Denominator yang dipilih dalam menghitung intensitas konsumsi energi adalah jumlah karyawan per 31 Desember

Notes:

1. Electricity consumption from kwh is converted to Gjoules using The Greenhouse Gas Protocol Initiative, 2004.
2. Fuel consumption from liters is converted to Gjoules using The Greenhouse Gas Protocol Initiative, 2004.
3. 2020 and 2019 Data after restatement to adjust to the 2021 data calculation methodology.
4. Denominator chosen in calculating the intensity of energy consumption is total employees as of December 31.

Penggunaan energi baik BBM maupun listrik dalam 3 tahun terakhir cenderung turun dari tahun ke tahun. Hal ini terjadi karena selama masa pandemi COVID-19 lebih banyak pegawai bekerja dari rumah.

The use of energy, both fuel and electricity in the last 3 years, tends to decrease from year to year. This was because more employees were working from home during the COVID-19 pandemic.

Konsumsi energi di luar organisasi [GRI 302-2]

Bank Mandiri sampai dengan akhir Desember 2021 belum menghitung konsumsi energi di luar organisasi. Saat ini kami sedang merancang sistem dan prosedur untuk menginventarisasi konsumsi energi oleh para mitra mesin ATM, perumahan karyawan, serta pihak ketiga lainnya yang relevan dan signifikan.

Energy consumption outside the organization [GRI 302-2]

As of the end of December 2021, Bank Mandiri has not calculated energy consumption outside of the organization. We are currently designing systems and procedures to inventory the energy consumption of ATM machine partners, employee housing, and other relevant and significant third parties.

Inisiatif Pengurangan Konsumsi Energi

[GRI 302-4] [OJK F.7]

Berbagai upaya penghematan energi kami lakukan, seperti:

1. Memperbanyak panel kaca di gedung kantor pusat, sehingga pada siang hari Bank Mandiri dapat mengoptimalkan pencahayaan dari sinar matahari.
2. Mengganti lampu biasa menjadi LED yang lebih hemat energi
3. Memasang timer
4. Mematikan lampu saat jam istirahat
5. Mematikan lift tertentu pada hari libur
6. Meremajakan AC dan teknologi inverter
7. Mengurangi radiasi sinar matahari yang masuk ke bangunan dengan kaca ber-OTTV (*Overall Thermal Transfer Value*) rendah, sehingga kebutuhan penggunaan AC dapat dikurangi.
8. Memasang solar panel pada beberapa bangunan untuk menggantikan sebagian pasokan listrik untuk operasional gedung yang sebelumnya dipasok full dari PLN.
9. Menggunakan *System Water Recycle with Reverse Osmosis* yang dapat mengolah air limbah menjadi air dengan baku mutu standar sehingga dapat digunakan untuk penyiraman tanaman dan chiller pada sistem pendingin udara.

Pengurangan energi pada tahun pelaporan sebesar 46.261 GJ.

Pengurangan Energi yang Dibutuhkan untuk Produk dan Jasa

[GRI 302-5]

Bank Mandiri tidak mempunyai produk/jasa yang mensyaratkan banyaknya energi yang dikonsumsi untuk menghasilkan produk/jasa tersebut.

Initiatives for Reduction of Energy Consumption

[GRI 302-4] [OJK F.7]

We have carried out various energy saving efforts, including:

1. Adding more glass panels in the Mandiri Headquarters building so that during daylight, Bank Mandiri can optimize lighting from the sun.
2. Replacing ordinary lights with more energy-efficient LEDs.
3. Installing timers.
4. Turning off the lights during recess.
5. Deactivating a certain number of elevators during holidays.
6. Rejuvenating the air conditioner and inverter technology.
7. Reducing solar radiation entering the building with low OTTV (*Overall Thermal Transfer Value*) glass, so that the need for air conditioning can be reduced.
8. Installing solar panels in several buildings to replace part of the electricity supply for building operations which was previously fully supplied by PLN.
9. Using a Water Recycling with Reverse Osmosis System to process wastewater into water with quality standards so that it can be used for watering plants and chillers in the air conditioning system.

The reduction of energy consumption in 2021 is 46,261 GJ.

Reduction of Energy Required for Products and Services

[GRI 302-5]

Bank Mandiri does not have products/services that require an excessive amount of energy consumed to produce the products/services.



EMISI GAS RUMAH KACA GREENHOUSE GAS EMISSIONS

Emisi Gas Rumah Kaca (GRK) dari kegiatan operasional Bank Mandiri dalam 3 (tiga) tahun terakhir dapat dilihat dari tabel dibawah ini. Dalam tabel ini juga dapat dilihat intensitas emisi GRK per karyawan.

Greenhouse Gas (GHG) emissions from Bank Mandiri's operational activities in the last 3 (three) years can be seen in the table below. The table also shows the intensity of GHG emissions per employee.

Emisi Gas Rumah Kaca cakupan 1, 2 dan 3 (dalam TonCO₂eq) dan Intensitasnya Greenhouse Gas Emissions Scope 1, 2 and 3 and Intensity (in TonCO₂eq) [GRI 305-1] [GRI 305-2] [GRI 305-3] [GRI 305-4] [OJK F.11]

| Sumber Emisi | 2021 | 2020 | 2019 | Sources of emissions |
|-------------------------------|---------|---------|---------|--|
| Cakupan 1 (BBM) | 64.319 | 61.105 | 75.640 | Scope 1 (Fuel) |
| Cakupan 2 (Listrik) | 210.881 | 270.847 | 287.770 | Scope 2 (Electricity) |
| Cakupan 3 (Perjalanan dinas) | 1.278 | 1.323 | 4.110 | Scope 3 (Official travel) |
| Jumlah emisi GRK | 276.478 | 333.275 | 367.520 | Total GHG emission |
| Jumlah karyawan | 37.840 | 38.247 | 39.065 | Total employess |
| Intensitas emisi GRK/karyawan | 7,31 | 8,71 | 9,41 | Intensity of GHG emission per employee |

Catatan:

- Perhitungan Emisi GRK atas pemakaian BBM (Pertamax) menggunakan referensi Pedoman teknis penghitungan baseline emisi GRK sektor berbasis energi, Bappenas, 2014.
- Perhitungan Emisi GRK atas pemakaian kwh listrik dilakukan berdasarkan ketentuan dari Dirjen Kelistrikan Kementerian ESDM, 2019.
- Perhitungan Emisi GRK atas perjalanan dinas dilakukan sesuai dengan standar ICAO (International Civil Aviation Organization).
- Data 2019 dan 2020 setelah dilakukan restatement untuk menyesuaikan dengan metodologi kalkulasi data tahun 2021.
- Denominator yang dipilih dalam menghitung intensitas emisi GRK adalah jumlah karyawan per 31 Desember

Note:

- Calculation of GHG emissions resulting from fuel consumption (Pertamax) uses a reference to the technical guideline for calculating GHG emission baselines in the energy-based sector, Bappenas, 2014.
- Calculation of GHG emissions per kwh of electricity used is carried out based on the provisions of the Directorate General of Electricity, Ministry of Energy and Mineral Resources, 2019.
- Calculation of GHG emissions resulting from official travel is carried out in accordance with ICAO (International Civil Aviation Organization) standards.
- 2019 and 2020 data after restatement to adjust to the 2021 data calculation methodology.
- The denominator chosen in calculating the intensity of GHG emissions is total employees as of December 31 2021.

Emisi GRK 3 tahun terakhir menunjukkan tren menurun, terutama dalam perjalanan dinas, karena selama masa pandemi, pertemuan-pertemuan yang membutuhkan perjalanan dinas digantikan dengan pertemuan virtual. Di samping itu, sebagian besar karyawan bekerja dari rumah (WFH), dengan demikian, penggunaan listrik di gedung-gedung Bank Mandiri menunjukkan penurunan. Angka intensitas emisi menurun sejalan dengan penurunan total emisi, berarti terjadi efisiensi emisi dalam operasional karyawan Bank Mandiri.

Inisiatif Pengurangan Emisi GRK [GRI 305-5] [OJK F.12]

Berbagai upaya kami lakukan untuk menurunkan emisi GRK, terutama dengan mengurangi penggunaan energi yang menghasilkan penurunan emisi sebesar 55.296 TonCO₂eq. Upaya-upaya lain yang dilakukan adalah menanam pohon di area-area hijau properti Bank Mandiri dengan tanaman yang dapat menyerap CO₂ sehingga sekurang-kurangnya dapat memberikan dampak *neutral carbon* (*Net Zero Carbon*) bagi

GHG emissions in the last 3 years have shown a downward trend, especially in official travel. During the pandemic, meetings that require official travel have been replaced with virtual meetings. In addition, most employees were working from home (WFH), resulting in a decrease in electricity usage in Bank Mandiri buildings. The emission intensity figure decreased in line with the decrease in total emissions, meaning that the Company achieved emission efficiency in the operations of Bank Mandiri employees.

Initiatives to Reduce GHG Emissions [GRI 305-5] [OJK F.12]

We have made various efforts to reduce GHG emissions, especially by reducing energy consumption that contribute to GHG reduction of 55,296 TonCO₂eq. We also implemented other initiatives to reduce GHG, for example planting trees in green areas of Bank Mandiri property with plants that can absorb CO₂ to achieve Net Zero Carbon in the air around the environment and promoting Mandiri



udara di sekitar lingkungan tersebut serta menggalakkan Komunitas Mandiri Bersepeda atau MCC (*Mandiri Club Cycling*). Bank Mandiri memberi fasilitas tambahan berupa perluasan parkir sepeda, dan mempromosikan *bike to work*, yaitu mendorong karyawan untuk menggunakan sepeda sebagai sarana transportasi ke tempat kerja. Dengan menggunakan sepeda, Bank Mandiri memperhitungkan pengurangan emisi dengan asumsi sebagai berikut:

Dalam operasional Bank Mandiri tidak terdapat emisi ODS, NOx, SOx dan polutan lain yang signifikan. [\[GRI 305-6\]](#)[\[GRI 305-7\]](#)

Club Cycling (MCC). Bank Mandiri has provided additional bike facilities in the form of expanded bicycle parking and promoting biking to work, by encouraging employees to use bicycles as a means of transportation to work. By using a bicycle, Bank Mandiri has calculated emission reductions with the following assumptions:

There were no significant emissions of ODS, NOx, SOx and other pollutants in Bank Mandiri's operations. [\[GRI 305-6\]](#)[\[GRI 305-7\]](#)

BIAYA PELESTARIAN LINGKUNGAN ENVIRONMENTAL CONSERVATION COSTS

Dalam kaitannya dengan kegiatan pelestarian lingkungan, di tahun 2021, Bank Mandiri mengeluarkan biaya-biaya seperti biaya Kegiatan TJSL Bidang Pelestarian Alam/Lingkungan Hidup, biaya instalasi solar panel, serta biaya peremajaan dan perbaikan *System Water Recycle with Reverse Osmosis* (RO) dengan jumlah total tertera di tabel di bawah ini.

In relation to environmental conservation activities, in 2021, Bank Mandiri incurred costs, including the cost of TJSL Activities on Nature/Environmental Conservation, the cost of installing solar panels, as well as the cost of rejuvenating and repairing the Water Recycle with Reverse Osmosis (RO) System with total costs as listed in the table below.

Biaya lingkungan Environmental Costs [OJK F.4]

| Keterangan | 2021 | 2020 | 2019 | Description |
|---|-------------------|----------------|---------------|---|
| Instalasi Solar Panel | Rp853.000.000** | - | - | Installation of Solar Panels |
| Peremajaan dan Perbaikan System Water Recycle RO | Rp1.792.400.000** | - | - | Rejuvenation and repair of Water Recycling with RO System |
| Kegiatan TJSL Bidang Pelestarian Alam/ Lingkungan Hidup | Rp99.325.100 | Rp365.000.000* | Rp300.003.500 | TJSL Programs on Nature/ Environmental Conservation |
| Total | Rp2.744.725.100 | Rp365.000.000 | Rp300.003.500 | Total |

* sebesar Rp365.000.000 dari total biaya Kegiatan TJSL Bidang Pelestarian Alam/ Lingkungan Hidup, digunakan untuk Program Pemantauan Kualitas Udara melalui aplikasi NAFAS. Program tersebut diselenggarakan pada tahun 2020 hingga 2021.

**Di tahun 2021, di samping biaya Kegiatan TJSL Bidang Pelestarian Alam/Lingkungan Hidup, Bank Mandiri juga mengeluarkan biaya-biaya lain dalam rangka penghematan energi, yaitu biaya instalasi solar panel sebagai alternatif energi yang lebih ramah lingkungan, serta biaya terkait System Water RO yang dapat mengolah air limbah menjadi air bersih yang dapat digunakan kembali.

* Total cost of TJSL program on Nature/Environmental Conservation of Rp365,000,000 was used for Air Quality Monitoring Program through NAFAS application. The program was conducted from 2020 to 2021.

**In 2021, in addition to the total costs of the TJSL program on Nature/Environmental Conservation, Bank Mandiri also incurred other costs in order to save energy, namely the cost of installing solar panels as green energy, as well as costs related to the Water RO System to process wastewater into clean water that can be reused.



07.

KEPEDULIAN PADA MASYARAKAT CONCERN FOR SOCIETY





“

Perusahaan yang sukses dan berkembang dalam jangka panjang adalah perusahaan yang mampu mengintegrasikan usahanya dan pengaruhnya dalam masyarakat melalui kepedulian untuk memberdayakan dan membangun masyarakat.

In the long run, a successful and developing company is one that is able to integrate its business and influence in society through showing concern to empower and build society.

”



Sebagai BUMN, Bank Mandiri turut menyukseskan program pemerintah dalam upaya meningkatkan kesejahteraan masyarakat melalui program PKBL (Program Kemitraan dan Bina Lingkungan) yang sejak tahun 2021 ini berubah nama menjadi program-program tanggung jawab sosial perusahaan (TJSL) atau CSR (*Corporate Social Responsibility*), sebagaimana diatur oleh Peraturan Menteri BUMN No. PER-05/MBU/04/2021 tentang Program TJSL BUMN. Bank Mandiri menyadari bahwa program-program ini tidak hanya bermanfaat bagi masyarakat, namun juga mendatangkan keuntungan bagi Bank Mandiri. Dengan berperan aktif dalam program-program kesejahteraan masyarakat, Bank Mandiri menciptakan masyarakat yang kuat dan sejahtera, yang berpotensi menjadi nasabah Bank Mandiri. Di samping itu, kontribusi Bank Mandiri pada masyarakat meningkatkan kepercayaan dan kredibilitas Bank Mandiri di mata masyarakat dan nasabah. Kontribusi Bank Mandiri yang nyata pada masyarakat juga meningkatkan moral karyawan, karena mereka menyadari bahwa sebagian dari hasil kerja keras mereka telah membawa perubahan nyata dalam kehidupan masyarakat. Secara tidak langsung, dengan bekerja di Bank Mandiri, karyawan telah terlibat dalam kegiatan kemasyarakatan.

Mempertimbangkan berbagai alasan di atas dan berlandaskan nilai kemanusiaan, Bank Mandiri berkomitmen untuk mengembangkan berbagai program TJSL-nya dalam bentuk Program TJSL Pendanaan UMK (sebelumnya disebut Program Kemitraan) maupun Program TJSL Non Pendanaan UMK (sebelumnya disebut Program Bina Lingkungan). Program TJSL Pendanaan UMK merupakan program untuk meningkatkan kemampuan usaha kecil agar menjadi tangguh dan mandiri. Sedangkan Program TJSL Non Pendanaan UMK merupakan program pemberdayaan kondisi sosial masyarakat oleh BUMN.

Program TJSL Bank Mandiri berlandaskan peraturan Menteri BUMN, yang pengelolaannya berada di bawah Corporate Secretary Group, lebih khususnya Departemen Corporate Social Responsibility, dan dikoordinasikan oleh Direktur Hubungan Kelembagaan. Dampak dari operasi Bank Mandiri terhadap masyarakat sekitar terbukti berdampak positif, dengan terbukanya kesempatan bagi masyarakat untuk melakukan kegiatan ekonomi dengan mudah dan praktis. Dampak lainnya, yaitu masyarakat pemilik dan pengguna dana dapat bertransaksi, sehingga perekonomian negara mengalami peningkatan. [OJK F.23]

Dalam menerapkan program-program ini, Bank Mandiri telah terlebih dahulu melakukan *assessment* untuk memahami kebutuhan dan potensi masyarakat yang dituju. Bank Mandiri juga melakukan evaluasi terhadap program-program tanggung jawab sosial perusahaan dengan cara rapat internal bulanan Departemen Corporate Social Responsibility.

As an SOE, Bank Mandiri has contributed to the success of government programs in an effort to improve community welfare through the PKBL program (Partnership and Community Development Program). In 2021, the program changed its name to the Social and Environmental Responsibility (TJSL) or Corporate Social Responsibility (CSR) program, in accordance with the Regulation of the Minister of SOEs No. PER-05/MBU/04/2021 on SOE Social and Environmental Responsibility programs. Bank Mandiri realizes that the programs are not only beneficial for the community, but also beneficial for Bank Mandiri. By playing an active role in these community welfare programs, Bank Mandiri is helping to create a strong and prosperous society and increasing the potential number of future customers. In addition, Bank Mandiri's contribution to the community increases our customers' trust in the banking system and the Company's credibility. Another contribution to the community takes the form of increased employee morale when our staff realize that the results of their hard work have brought about real and meaningful change in people's lives. Indirectly, the employees working at Bank Mandiri are thus involved in delivering these community activities.

For these reasons, and based on our human values, Bank Mandiri is committed to developing various TJSL programs such as the MSE funding program (formerly called the Partnership Program) and the MSE Non-Funding Program (formerly called the Community Development Program). The MSE Funding program seeks to improve small business capabilities, thus allowing them to become more resilient and independent. Meanwhile, the MSE Non-Funding Program is a social empowerment program delivered by an SOE.

Bank Mandiri's TJSL Program is based on the Minister of SOEs Regulation, whose management is under the Corporate Secretary Group, specifically the Corporate Social Responsibility Department and is coordinated by the Director of Institutional Relations. Bank Mandiri's operation has proven to have a positive impact on the surrounding community as the Company creates more opportunities for the community to carry out economic activities in an easy and practical manner. The Company has also delivered other positive impacts that allow community members to act as fund owners and fund users and make transactions that increase the economic activity of Indonesia. [OJK F.23]

In our program implementation, we first carry out assessments to better understand the needs and potentials of our target community. Bank Mandiri also regularly evaluates the company's social responsibility programs by means of a monthly internal meeting of the Corporate Social Responsibility Department.

Dengan kehati-hatian ini, dalam tahun pelaporan, Bank Mandiri tidak menerima pengaduan masyarakat terkait program tanggung jawab sosialnya. [OJK F.23]

With prudence, in the reporting year, Bank Mandiri did not accept public complaints related to its social responsibility program. [OJK F.23]

PROGRAM TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN (TJSL) SOCIAL AND ENVIRONMENTAL RESPONSIBILITY (TJSL) PROGRAM

Aktivitas Tanggung Jawab Sosial dan Lingkungan (TJSL), yaitu kegiatan yang merupakan komitmen Bank terhadap pembangunan yang berkelanjutan dengan memberikan manfaat pada ekonomi, sosial, lingkungan serta hukum dan tata kelola dengan prinsip yang lebih terintegrasi, terarah, terukur dampaknya serta dapat dipertanggungjawabkan dan merupakan bagian dari pendekatan bisnis Bank.

1. Program penyaluran TJSL bertujuan untuk:
 - a. Memberikan kemanfaatan bagi pembangunan ekonomi, pembangunan sosial, pembangunan lingkungan serta pembangunan hukum dan tata kelola bagi Bank.
 - b. Berkontribusi pada penciptaan nilai tambah bagi Bank dengan prinsip yang terintegrasi, terarah dan terukur dampaknya serta akuntabel.
 - c. Membina usaha mikro dan usaha kecil agar lebih tangguh dan mandiri serta masyarakat sekitar Bank.
2. TJSL dilaksanakan dengan menerapkan prinsip:
 - a. Terintegrasi, yaitu berdasarkan analisa risiko dan proses bisnis yang memiliki keterkaitan dengan pemangku kepentingan.
 - b. Terarah, yaitu memiliki arah yang jelas untuk mencapai tujuan Bank.
 - c. Terukur dampaknya, yaitu memiliki kontribusi dan memberikan manfaat yang menghasilkan perubahan atau nilai tambah bagi pemangku kepentingan dan Bank.

The Social and Environmental Responsibility Program is an activity that realises the Bank's commitment to sustainable development by providing economic, social, environmental and legal & governance benefits with the principle of being more integrated, purposeful, scalable and accountable. This program is also part of the Bank's business approach.

1. With regard to the Social and Environmental Responsibility distribution guidelines, the Social and Environmental Responsibility program aims to:
 - a. Provide benefits for economic, social, environmental as well as law and corporate governance development.
 - b. Contribute to the creation of added value for the Bank with the principle of being integrated, purposeful, and scalable and accountable.
 - c. Empower micro and small businesses as well as the community around the Bank to be more resilient and independent.
2. Social and Environmental Responsibility is carried out by applying the following principles to ensure that our programs are:
 - a. Integrated, based on risk analysis and business processes that are related to stakeholders.
 - b. Purposeful, having a clear direction as to how to achieve the Bank goals.
 - c. Scalable, contributing and providing benefits that generate positive improvements or added value for stakeholders and the Bank.



- d. Akuntabilitas, yaitu dapat dipertanggungjawabkan sehingga menjauhkan dari potensi penyalahgunaan dan penyimpangan.
3. TJSL dilaksanakan berdasarkan nilai:
 - a. Sosial, untuk tercapainya pemenuhan hak dasar manusia yang berkualitas secara adil dan setara untuk meningkatkan kesejahteraan bagi seluruh masyarakat.
 - b. Lingkungan, untuk pengelolaan sumberdaya alam dan lingkungan yang berkelanjutan sebagai penyangga seluruh kehidupan.
 - c. Ekonomi, untuk tercapainya pertumbuhan ekonomi berkualitas melalui keberlanjutan peluang kerja dan usaha, inovasi, industri inklusif, infrastruktur memadai, energi bersih yang terjangkau dan didukung kemitraan.
 - d. Hukum dan tata kelola, untuk terwujudnya kepastian hukum dan tata kelola yang efektif, transparan, akuntabel dan partisipatif untuk menciptakan stabilitas keamanan dan mencapai negara berdasarkan hukum.

- d. Accountable, so as to prevent the potential for misuse and irregularities.
3. The Social and Environmental Responsibility Program is based on 4 (four) pillars:
 - a. Social responsibility, for the achievement of quality basic human rights in a fair and equal manner to improve the welfare of the whole community.
 - b. Environmental responsibility, for the sustainable management of natural resources and the environment as whole, and to support all life.
 - c. Economic responsibility, for the achievement of quality economic growth through sustainable employment and business opportunities, innovation, inclusive industry, adequate infrastructure, affordable clean energy and supported by partnerships.
 - d. Legal and governance responsibility, for the realization of legal certainty as well as an effective, transparent, accountable and participatory governance to create security stability and achieve a law-based state.

PROGRAM TJSL PENDANAAN UMK MSE FUNDING PROGRAM [OJK F.25]

Mengembangkan Kemandirian Ekonomi

Bank Mandiri berkomitmen untuk menjadi mitra masyarakat dalam mengembangkan kesejahteraan mereka melalui peningkatan dan kemandirian di bidang ekonomi. Kegiatan utama Program Kemitraan adalah:

Developing Economic Independence

Bank Mandiri is committed to being a community partner in developing overall social welfare through improvement and independence in the national economy. The main activities of the Partnership Program include:

Pemberian modal kerja dalam bentuk pinjaman.

Providing working capital in the form of loans.

Pinjaman tambahan dalam bentuk pinjaman untuk membiayai kebutuhan.

Additional loans in the form of loans and/or financing to fulfill needs.

Sesuai dengan arahan Kementerian BUMN, sejak tahun 2019, penyaluran Program Pendanaan UMK diminta untuk disentralisasi melalui PT Permodalan Nasional Madani (PNM). Oleh karenanya, dana Program Pendanaan UMK Mandiri (sebelumnya disebut Program Kemitraan/PK) disetorkan kepada PNM. Di tahun 2021, tidak ada penyaluran lagi karena tidak ada alokasi dana tambahan.

In accordance with the direction of the Ministry of SOEs, the disbursement of MSE Funding Program has been requested to be centralized through PT Permodalan Nasional Madani (PNM) since 2019. Therefore, Mandiri's MSE Funding Program funds (previously called the Partnership Program/PK) were deposited to PNM. During 2021, there was no further disbursement due to no additional allocation of funds.

PROGRAM TJSL NON PENDANAAN UMK

MSE NON-FUNDING PROGRAM

[OJK F.25]

Tahun pelaporan, Bank Mandiri melakukan program TJSL Non Pendanaan UMK berupa: [GRI 203-1]

In the reporting year, Bank Mandiri conducted MSE Non-Funding Program in the form of: [GRI 203-1]

| | |
|---|--|
| <p>Bantuan terkait Bencana Alam Natural Disaster Assistance</p> <p>01</p> | <p>Pemberian kebutuhan pokok bagi para masyarakat terdampak bencana berupa paket sembako, pembangunan kontainer bencana sebagai buffer stock dalam aksi cepat tanggap bencana di wilayah Pekanbaru, Palembang, Denpasar, Makassar & Manado, dengan total senilai Rp5.468.404.373. For disaster-affected communities in the form of basic food packages, construction of disaster relief containers as buffer stock for more rapid response to disasters in Pekanbaru, Palembang, Denpasar, Makassar & Manado, with a total value of Rp5,468,404,373.</p> |
| <p>Bantuan terkait Pendidikan Education Related Assistance</p> <p>02</p> | <p>Pemberian beasiswa, pembangunan dan renovasi bagi instansi pendidikan yang membutuhkan seperti bangunan sekolah dan bangunan pondok pesantren, dengan total senilai Rp30.505.019.827. Scholarships, construction, and renovation for educational institutions in need, such as school buildings and Islamic boarding school buildings, with a total value of Rp30,505,019,827.</p> |
| <p>Bantuan terkait Kesehatan Health Related Assistance</p> <p>03</p> | <p>Pemberian kendaraan ambulans kepada kelembagaan masyarakat, Sebagai dukungan dalam penanganan dampak pandemi COVID-19, Bantuannya adalah Pemberian Barang Medis Habis Pakai (BMHP) termasuk paket nutrisi, pembangunan laboratorium BSL-2 di Mamuju Sulawesi Barat, pemberian mesin PCR, mesin oksigen generator, dan peralatan pencegahan wabah COVID-19, dengan total senilai Rp33.494.854.448. To community institutions, in order to support better handling of the impact of the COVID-19 pandemic. Further assistance was also provided in the form of provision of Consumable Medical Supplies (BMHP) including nutrition packages, construction of a BSL-2 laboratory in Mamuju, West Sulawesi, provision of PCR machines, oxygen concentrator machines, and equipment for the prevention of the COVID-19, with a total value of Rp33,494,854,448.</p> |
| <p>Bantuan terkait Sarana Umum Public Facilities Assistance</p> <p>04</p> | <p>Pembangunan jembatan gantung di beberapa daerah terpencil, Perbaikan jalan dan penerangan jalan, pembangunan sarana dan prasarana sanitasi air bersih, pengolahan limbah plastik, serta pembangunan taman di daerah perkotaan dan pedesaan, dengan total senilai Rp13.420.018.132 in several remote areas, and the repair of roads and street lighting, construction of clean water sanitation facilities and infrastructure, plastic waste management, and construction of parks in urban and rural areas, with a total value of Rp13,420,018,132.</p> |
| <p>Bantuan terkait Sarana Ibadah Worship Facilities Assistance</p> <p>05</p> | <p>Pembangunan dan renovasi rumah ibadah di Indonesia seperti Masjid, Gereja, serta Pura, dengan total senilai Rp19.266.634.176. in Indonesia, such as Mosques, Churches, and Temples, with a total value of Rp19,266,634,176.</p> |
| <p>Bantuan terkait Pelestarian Alam Nature Conservation Assistance</p> <p>06</p> | <p>Pemberian sarana dan prasarana kegiatan Berwawasan Lingkungan Seperti Motor Angkut Sampah, dengan total senilai Rp99.325.100 For Eco-Friendly Activities such as Garbage Transporter Tricycles, with a total value of Rp99,325,100.</p> |
| <p>Bantuan terkait Sosial Kemasyarakatan Social Assistance</p> <p>07</p> | <p>Pemberian alat pertanian, bantuan pendidikan, pelatihan, pemagangan, promosi dan bentuk bantuan lain, dengan total senilai Rp30.118.472.951. Agricultural equipment, educational assistance, training, apprenticeship, promotion and other forms of assistance, with a total value of Rp30,118,472,951.</p> |

MANDIRI SAHABATKU

MANDIRI SAHABATKU

[OJK F.25]

Mengembangkan Para Pekerja Migran

Para Pekerja Migran Indonesia (PMI) adalah para pahlawan devisa Indonesia. Mereka menjadi penyumbang devisa negara terbesar kedua setelah migas, dengan jumlah Rp159,7 triliun. Untuk itu, Bank Mandiri berkomitmen turut mendukung PMI dengan cara mengembangkan para pekerja migran menjadi *entrepreneur* melalui program Mandiri Sahabatku. Program ini memberikan pelatihan kewirausahaan secara online dan offline, dengan topik-topik sebagai berikut.

Developing the Skills of Migrant Workers

Indonesian Migrant Workers (PMI) are the country's foreign exchange heroes. They are the second largest foreign exchange earner after oil and gas, with a total value of Rp159.7 trillion. For this reason, Bank Mandiri is committed to supporting PMI by encouraging migrant workers to become entrepreneurs through the Mandiri Sahabatku program. This program provides online and offline entrepreneurship training, with the following topics:






Pelatihan kewirausahaan ini dilakukan dengan mengundang para anggota PMI yang berada di Hong Kong, Jepang, Korea Selatan, dan Malaysia. Perusahaan juga memfasilitasi pelatihan dan magang melalui program Bapak/Ibu Asuh yang bergerak dalam bidang otomotif, salon, makanan dan lainnya. Para alumni Mandiri Sahabatku yang telah membuka usaha di Indonesia juga mendapatkan peluang untuk menjadi agen *branchless banking* serta fasilitas pembiayaan *micro/SME*. [GRI 203-2]

The entrepreneurship training was conducted by inviting PMI members from Hong Kong, Japan, South Korea, and Malaysia. The company also facilitated training and internships through the Foster Father/Mother program which includes businesses in the automotive, salon, food and other sectors. Furthermore, those Mandiri Sahabatku alumni who have opened and run businesses in Indonesia are also offered opportunities to become branchless banking agents and micro/SME financing facilities. [GRI 203-2]

Pada tahun pelaporan, Bank Mandiri mengadakan serangkaian pelatihan secara *online* yang diikuti oleh 1151 PMI. Sejak pertama kali diadakan pada tahun 2011, program Mandiri Sahabatku telah melatih lebih dari 14.900 PMI.

In the reporting year, Bank Mandiri held a series of online trainings that were attended by 1151 PMIs. Since it was first held in 2011, the Mandiri Sahabatku program has now trained more than 14,900 PMIs.

Tahapan Program Mandiri Sahabatku Stages of the Mandiri Sahabatku Program

|  Di Indonesia In Indonesia |  Negara Penempatan Country of Placement |  Kembali ke Indonesia Return to Indonesia | | |
|--|--|---|--|---|
| Pra-Keberangkatan/ Pre-Departure | Training (Kelas Seminar) Training (Seminar Class) | Bapak Asuh (Magang) Foster Father (Internship) | | |
| Pembinaan bersama dengan BNP2TKI/ Bank Indonesia berupa: <ul style="list-style-type: none"> • Pelatihan keuangan • Pembukaan rekening tabungan Joint Coaching with BNP2TKI/ Bank Indonesia in the form of: <ul style="list-style-type: none"> • Financial training • Opening a savings account | Pelatihan wirausaha melibatkan pihak ketiga dengan kurikulum: <ul style="list-style-type: none"> • <i>Entrepreneur/</i> Peluang Usaha • Perencanaan/ Pengelolaan Keuangan • Kredit <i>Micro Mandiri</i> Entrepreneurship training engages a third party with a curriculum: <ul style="list-style-type: none"> • Entrepreneur/ Business Opportunity • Financial planning/ management • Mandiri Micro Credit | Pembinaan praktek langsung menjadi pengusaha sukses antara lain: <ul style="list-style-type: none"> • Astra Honda Motor (Bengkel) • Mandiri Amal Insani (Kuliner, peternakan, pertanian) • Rumah BUMN • Mandiri Agen Direct training to become a successful entrepreneur, including: <ul style="list-style-type: none"> • Astra Honda Motor (Workshop) • Mandiri Amal Insani (Culinary, livestock, agriculture) • Rumah BUMN • Mandiri Agen | | |
| <table border="0"> <tr> <td data-bbox="151 1120 798 1249"> 1. Jumlah PMI yang berhasil dibina bertambah - 1.000 orang setiap tahunnya 2. Program MS dilaksanakan minimal pada 2 negara (Malaysia & Hongkong) 3. Refereal peserta Bapak Asuh ke Rumah BUMN (Corses) dan Refereal menjadi Agen (MDAB) </td> <td data-bbox="798 1120 1481 1249"> 1. The number of PMI successfully coached increases - 1,000 people each year 2. The MS program was implemented in at least 2 countries (Malaysia & Hongkong) 3. Foster Participants' Referrals to Rumah BUMN (Corses) and Referrals to become Agents (MDAB) </td> </tr> </table> | | | 1. Jumlah PMI yang berhasil dibina bertambah - 1.000 orang setiap tahunnya 2. Program MS dilaksanakan minimal pada 2 negara (Malaysia & Hongkong) 3. Refereal peserta Bapak Asuh ke Rumah BUMN (Corses) dan Refereal menjadi Agen (MDAB) | 1. The number of PMI successfully coached increases - 1,000 people each year 2. The MS program was implemented in at least 2 countries (Malaysia & Hongkong) 3. Foster Participants' Referrals to Rumah BUMN (Corses) and Referrals to become Agents (MDAB) |
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Timeline Training (Online) Mandiri Sahabatku 2020-2021 Training Timeline (Online) of Mandiri Sahabatku 2020-2021

| November November 2020 |  Desember December 2020 |  Januari January 2021 |  Februari February 2021 |  Maret March 2021 |  April-Agustus April-August 2021 |
|--|--|---|---|--|---|
| Modul I Awareness <i>Entrepreneurship</i> Module I Entrepreneurship Awareness | Modul II Inovasi & kreativitas Module II Innovation & Creativity Modul III Memulai Usaha Module III Starting a Business | Modul IV Mengelola keuangan saat ini dan masa depan Module IV Managing current and future finances | Modul V Manajemen usaha kecil dan keuangan pengembangan usaha Module V Small Business management and finance | Modul VI Pengenalan kegiatan kembali ke Indonesia (Bapak Asuh, Rumah BUMN, Mandiri Agen) Module VI Introduction to Activities back to Indonesia (Bapak Asuh, Rumah BUMN and Mandiri Agen) | Materi bulanan di Facebook Community Mandiri Sahabatku dengan ZAP Finance (e.g branding & ekspansi usaha melalui jalur digital, pembukuan usaha kecil, cara mengatur keuangan di masa pandemi) Monthly class in Facebook Community Mandiri Sahabatku with ZAP Finance (e.g branding & expanding through digital channel, small enterprise accountancy, how to manage your finance in pandemic) |

Testimoni Peserta Participant Testimonials



Kartini

Kartini kembali ke Indonesia setelah ia berjanji pada suaminya bahwa ia harus pulang ke rumah saat putranya menginjak usia 6 tahun. Rizky, putra satu-satunya ia tinggalkan ke Hong Kong saat berusia 2 tahun. Kartini selalu khawatir jika mendengar kabar Rizky sakit, lantaran Rizky pernah demam tinggi hingga tak sadarkan diri. Karena itu pula tekad Kartini semakin kuat untuk segera kembali ke kampung halaman.

Tahun 2018, Setelah mengikuti kegiatan Mandiri Sahabatku, Kartini terpilih sebagai salah satu peserta Program Bapak/Ibu Asuh bersama Keripik Shinta di Lampung. Ternyata inilah jalan keberhasilan bagi Kartini untuk menjadi majikan di negeri sendiri. Aneka Keripik Kartini, jadi pilihan nama usahanya yang ia mulai dari rumah. Mimpi kecilnya telah lengkap, memulai usaha sendiri sekaligus menemani Rizky belajar setiap malam. Kini, Rizky tak lagi iri melihat teman-teman sekolahnya diantar jemput oleh ibunya.

Kartini promised her husband that she would return home to Indonesia when her son turned 6 years old. She left her only son, Rizky, and went to Hong Kong when he was only 2 years old. Then one day, she suddenly heard the news that Rizky had a high fever and was unconscious. For this reason, she immediately decided to return to her hometown whatever the cost.

In 2018, after participating in the Mandiri Sahabatku program, Kartini was selected as one of the participants in the Foster Father/Mother Program with Shinta Chips in Lampung. In fact, this was the pathway for success that allowed Kartini to eventually become an employer in her own country. She started a business from home under the name Aneka Keripik Kartini. Her dream came true, starting her own business while accompanying Rizky to study at night. Rizky was no longer envious of seeing his school friends being picked up by their mother.

WIRUSAHA MUDA MANDIRI (WMM) MANDIRI YOUNG ENTREPRENEUR (WMM)

[OJK F.25][GRI 203-2]

Wirausaha Muda Mandiri (WMM) 2021 telah terselenggara pada bulan September-Desember 2021 dengan jumlah peserta mencapai 5.450 orang. Mengusung tema 'Livin The Dream', kompetisi WMM 2021 mengadu inovasi wirausaha muda di lima kategori yaitu, industri perdagangan dan jasa, boga, kreatif, sosial dan teknologi. 5.450 pendaftar tersebut selanjutnya diseleksi melalui beberapa tahap dan dipilih 60 peserta melaju ke tahapan *project competition*, untuk menjadi 15 peserta terbaik dan menjalani babak WMM *Capital League*. Berbeda dengan penyelenggaraan sebelumnya yang tak lagi mengusung konsep *awarding*. Tahun ini, peserta yang lolos ke tahap nasional berjuang untuk memperebutkan hadiah dalam bentuk *capital reward* sebanyak-banyaknya dengan total Rp2,5 miliar dalam WMM *Capital League*, digelar di Bali dan Jakarta.

The 2021 Mandiri Young Entrepreneur (WMM) competition was held from September to December 2021 and the total number of participants reached 5,450 people. Carrying the theme 'Livin The Dream', the 2021 WMM competition showcased young entrepreneurial innovations in five categories, namely, trade and service industries, catering, creative, social and technology. In all, 5,450 registrants were selected through several stages and 60 participants finally advanced to the project competition stage, and were pitted against each other in a competition to find the best 15 participants to proceed to the WMM Capital League. Unlike the previous event that gave awards to participants, the participants who qualify for the national stage this year also fought to win as many prizes as possible with a total value of Rp2.5 billion in the WMM Capital League, which was held in both Bali and Jakarta.

Sejak tahun 2007, WMM menjadi salah satu ajang bergengsi favorit yang telah mawadahi ribuan pelaku usaha usia muda. Tercatat, 50.000 wirausaha muda dari seluruh Indonesia telah menjadi bagian dari komunitas ini, baik sebagai juara, finalis, maupun peserta, WMM yang kini genap berusia 15 tahun, merupakan wujud konsistensi Bank Mandiri dalam menebar inspirasi berwirausaha kepada generasi muda. Ajang ini bertujuan untuk mendorong lahirnya bibit-bibit unggul wirausaha muda yang kreatif, inovatif, dan dapat berkontribusi aktif untuk perekonomian Indonesia.

Since 2007, WMM has become a highly prestigious national event, and has accommodated thousands of young entrepreneurs. Over the last 15 years, as many as 50,000 young entrepreneurs from all over Indonesia have become part of this community, both as champions, finalists, and participants. WMM is a manifestation of Bank Mandiri's consistency in spreading the spirit of entrepreneurship to the younger generation. This event has given birth to creative, innovative, and excellent young entrepreneurs that contribute actively to the Indonesian economy.

Proses Seleksi Kompetisi Wirausaha Muda Mandiri Selection Process of Mandiri Young Entrepreneur Competition



Di tahun 2021 Wirausaha Muda Mandiri lebih banyak melibatkan alumni unggulan untuk menjadi juri *business Plan* maupun menjadi Mentor para peserta di babak *Project Competition* hingga *Capital League Phase 1* di Bali.

In 2021, the Mandiri Young Entrepreneurs involved more excellent alumni to become business Plan Judges and Mentors for the participants in the Project Competition to Capital League Phase 1 in Bali.

Adapun beberapa alumni yang terlibat menjadi Juri dan Mentor di penyelenggaraan Wirausaha Muda Mandiri 2021 adalah sebagai berikut :

The alumni who were involved as both judges and mentors in the 2021 Mandiri Young Entrepreneurs were as follows:

- Juri *Business Plan* Kategori Boga
 - Odi Anindito = Owner Coffee Toffee
- Juri *Business Plan* sekaligus Mentor *Business Existing* Kategori Teknologi
 - Dedi Cahyadi = Founder Nano Bubble
- Juri *Business Plan* Kategori Kreatif
 - Malinda Amalia = Founder Linean
- Juri *Business Plan* Kategori Sosial
 - Junerosano = Founder Greeneration Eco Ranger
- Mentor *Business Existing* Kategori Boga
 - Hendy Setiono = Owner Baba Rafi Enterprises
- Mentor *Business Existing* Kategori IP
 - Florentia Jeanne = Owner Noonaku Signature

- Judge for Business Plan in the Catering Category
 - Odi Anindito = Owner of Coffee Toffee
- Judge for Business Plan and Mentor of Existing Business in the Technology Category
 - Dedi Cahyadi = Founder of Nano Bubble
- Judge for Business Plan in the Creative Category
 - Malinda Amalia = Founder of Linean
- Judge for Business Plan in the Social Category
 - Junerosano = Founder of Greeneration Eco Ranger
- Mentor for Existing Business in the Catering Category
 - Hendy Setiono = Owner of Baba Rafi Enterprises
- Mentor for Existing Business in the Trade and Service Industry Category
 - Florentia Jeanne = Owner of Noonaku Signature



RUMAH BUMN

RUMAH BUMN

[OJK F.25] [GRI 203-2]

Memberdayakan UMKM

Situasi pandemi telah mengubah cara hidup manusia dan memunculkan kebiasaan-kebiasaan baru yang melampaui keadaan sebelumnya. Hampir seluruh aktivitas sosial dilakukan secara daring (*online*), hal ini menjadi tantangan sekaligus peluang bagi perekonomian digital. Oleh karena itu, bila ingin tetap eksis dan maju, UMKM perlu melakukan akselerasi melalui ekonomi digital.

Untuk menjawab tantangan ini, Rumah BUMN Bank Mandiri (RB Mandiri) berkolaborasi dengan BUMN lainnya dalam membangun *digital economy ecosystem* yang ditujukan untuk peningkatan kapasitas serta kapabilitas bagi UMKM (Usaha Mikro Kecil Menengah) sehingga dapat mewujudkan UMKM Indonesia yang berkualitas.

Tugas Bank Mandiri dalam program Rumah BUMN antara lain sebagai berikut:

1. Membangun dan mengelola Rumah BUMN
2. Menyediakan dana operasional Rumah BUMN
3. Menyediakan SDM
4. Menyediakan sarana dan prasarana pendukung Rumah BUMN termasuk didalamnya layanan *connectivity* untuk mendukung implementasi digitalisasi bisnis dari UMKM

Empowering SMEs

The pandemic has changed our way of life and given rise to new social habits. Almost all social activities are now carried out virtually, and this is both a challenge and an opportunity for the digital economy. Therefore, if MSMEs want to continue to exist and progress, they need to carry out economic acceleration through the digital economy.

In response to this challenge, Bank Mandiri's Rumah BUMN has collaborated with other SOEs in building a digital economy ecosystem aimed at increasing the capacity and capability of MSMEs (Micro, Small and Medium Enterprises) so that they can realize quality MSMEs in Indonesia.

The duties of Bank Mandiri in the Rumah BUMN program include the following:

1. Building and managing Rumah BUMN
2. Providing operational funds for Rumah BUMN
3. Providing HR for the program
4. Providing supporting facilities and infrastructure for Rumah BUMN, including connectivity services to support the implementation of business digitization of MSMEs

Peran Rumah BUMN The roles of Rumah BUMN

| | | |
|----|---|---|
| 01 | Pengembangan UMKM MSME Development | <p>Mengembangkan kapasitas dan kapabilitas UMKM binaan Rumah BUMN melalui kegiatan pelatihan serta pembinaan (<i>Go Modern, Go Digital, Go Online</i>).</p> <p>Develop the capacity and capability of assisted SMEs through training and coaching activities (<i>Go Modern, Go Digital, Go Online</i>).</p> |
| 02 | Tanggung Jawab Sosial Lingkungan (Satgas Bencana) Social and Environmental Responsibility (Disaster Task Force) | <p>Berkontribusi sebagai satgas bencana bersama dengan satgas Provinsi untuk penanggulangan bencana.</p> <p>Contribute through the Disaster Task Force and work together with the Provincial Task Force on disaster management.</p> |
| 03 | Program PK/BL/KUR PK/BL/KUR Program | <p>Rumah BUMN sebagai pusat literasi dan <i>referral</i> UMKM terkait program PK/BL/KUR.</p> <p>Serve as a literacy center and for MSME referrals related to the PK/BL/KUR program.</p> |
| 04 | Co-Working Space Co-Working Space | <p>Sebagai pusat inkubasi bisnis bagi masyarakat.</p> <p>Act as a business incubation center for the community.</p> |
| 05 | Basecamp Milenials Millennials Basecamp | <p>Pusat kegiatan milenials untuk memberikan dukungan pembelajaran bagi para milenials, sebagai tempat belajar bisnis, tempat magang dan pelaksanaan program milenials BUMN.</p> <p>Provide learning support for millennials, as a place for business learning, internships and implementation of the SOE millennials programs.</p> |

Program Rumah BUMN dimulai tahun 2017, dan hingga saat ini Bank Mandiri telah mendirikan 22 Rumah BUMN yang lokasinya tersebar di seluruh Indonesia antara lain di Kabupaten Kampar - Provinsi Riau sampai dengan Bintuni - Provinsi Papua Barat serta kota-kota besar lainnya yaitu Jakarta, Bogor, Semarang dan Surabaya.

Pengembangan UMKM meliputi tiga aspek yaitu *Go Modern, Go Digital* dan *Go Online*, dengan topik-topik pelatihan antara lain: pelatihan membuat laporan keuangan bagi UMKM, pelatihan perijinan produk, sosialisasi sertifikasi halal, desain *packaging*, pelatihan *digital marketing* melalui *marketplace*, *photography* dan lain-lain.

Bank Mandiri juga mendorong pemasaran produk mitra binaan melalui berbagai pameran nasional maupun Internasional seperti penjualan produk UMKM melalui Kantor Perwakilan Luar Negeri Republik Indonesia, Pameran Indonesia *Creative Product Festival* di Malaysia, Pameran *Festival Indonesia* di Korea Selatan, *Bangga Buatan Indonesia*, *Dubai Expo 2020*, *London Coffee Festival 2021*, *Katumbiri Expo 2021*, *Festival Diskon Nasional*, *RB Entrepreneur Week*.

The Rumah BUMN program began in 2017. So far, Bank Mandiri has established 22 Rumah BUMN that are located throughout Indonesia from Kampar Regency - Riau Province to Bintuni - West Papua Province as well as in other big cities, including Jakarta, Bogor, Semarang and Surabaya.

The MSME development program has three components: *Go Modern, Go Digital* and *Go Online*, with training topics covering training on making financial reports for MSMEs, product licensing training, socialization of halal certification, packaging design, digital marketing training through the marketplace, photography and other interesting matters.

Bank Mandiri also encourages the marketing of our fostered partners' products through various national and international exhibitions such as through sales of MSME products by the Foreign Representative Office of the Republic of Indonesia, the Indonesia Creative Product Festival Exhibition in Malaysia, the Indonesian Festival Exhibition in South Korea, Proud of Made in Indonesian Products, Dubai Expo 2020, London Coffee Festival 2021, Katumbiri Expo 2021, National Discount Festival, and RB Entrepreneur Week.

PENYALURAN DANA TANGGUNG JAWAB SOSIAL

DISTRIBUTION OF THE CORPORATE SOCIAL RESPONSIBILITY FUND

Dalam hal keuangan, berbagai program TJSL Bank Mandiri didanai oleh penyisihan sebagian laba bersih Bank Mandiri, saldo dana TJSL, hasil bunga deposito dan lainnya.

In terms of finance, various Bank Mandiri's TJSL programs are funded by an allowance for a portion of Bank Mandiri's net profit, the balance of PKBL funds, deposit interest yields and other sources.

Penyaluran Dana Tanggung Jawab Sosial Perusahaan (dalam Rupiah)
Distribution Table of the CSR Fund (in Rupiah)

| Program | 2021 | 2020 | 2019 | Programs |
|---|-----------------|-----------------|-----------------|---|
| Program Kemitraan (Program Pendanaan UMK) *Penyaluran PK kepada BUMN Khusus dengan mekanisme hibah | - | 127.518.478.322 | 75.000.000.000 | Partnership Program (MSE Funding Program) *Distribution of PP to Special SOEs with a grant mechanism |
| Program TJSL (Program Non Pendanaan UMK) | 132.372.729.008 | 133.901.578.873 | 150.168.771.714 | Community Development Program (MSE Non-Funding Program) |
| Mandiri Sahabatku | 1.091.400.000 | - | 1.321.028.250 | Mandiri Sahabatku Program |
| Wirausaha Muda Mandiri | 6.567.669.300 | 8.701.714.220 | 15.782.607.932 | Mandiri Young Entrepreneur Program |
| Rumah BUMN | 3.656.945.089 | 1.079.158.287 | 1.571.673.913 | Rumah BUMN |

*program pada tahun 2020 dilanjutkan hingga 2021

*program started in 2020 and continued until 2021

PROGRAM-PROGRAM LAIN

OTHER PROGRAMS

Mandiri Sahabat Difabel [FS14]

Program Mandiri Sahabat Difable adalah program inisiatif Bank Mandiri yang dimulai pada tahun 2021 dengan latar belakang kepedulian Bank Mandiri terhadap Masyarakat Penyandang Disabilitas. Dalam Program ini Bank Mandiri bekerja sama dengan 35 Yayasan/ Komunitas yang menaungi masyarakat berkebutuhan khusus seperti di Sekolah Luar Biasa, Yayasan Pembinaan Anak Cacat dan Komunitas Disabilitas Bergerak. Jenis Bantuan yang diberikan mulai dari Pemenuhan Kebutuhan Sembako, Sarana Prasarana Terapi hingga Sarana Prasarana Pendidikan dengan total bantuan senilai Rp 10 Miliar, Program Mandiri Sahabat Difable akan dijadikan Program Rutin Tahunan Bank Mandiri sehingga kedepannya Program ini dapat lebih banyak membantu Masyarakat Penyandang Disabilitas dan mampu mandiri untuk menghasilkan sesuatu bagi diri mereka sendiri tanpa harus terus bergantung pada orang lain.

Bank Mandiri juga memberikan Perhatian kepada Para Atlet Disabilitas Indonesia yang berada dalam naungan National Paralympic Committee (NPC) yang telah berjuang pada Paralympic Tokyo 2020 dengan memberikan kendaraan ramah Difable untuk membantu mobilisasi para atlet disabilitas dalam mengikuti Pemusatan Pelatihan. Peningkatan Kualitas Kesehatan dan Pendidikan Masyarakat Penyandang Disabilitas akan berdampak dan *Inline* dengan Peningkatan Kepercayaan diri mereka sendiri sehingga akhirnya mereka juga berani membuat suatu aktifitas yang berdampak pada peningkatan nilai yang mengangkat perekonomian mereka.

Difable Friends Mandiri Program [FS14]

The Difable Friends Mandiri Program is a Bank Mandiri initiative program that began in 2021 as a manifestation of Bank Mandiri's concern for People with Disabilities. In this program, Bank Mandiri has collaborated with 35 foundations/ communities that support people with special needs such as special schools, plus the Foundation for the Development of Children with Disabilities and Disability Movement Community. The types of assistance provided include Fulfillment of Basic Food Needs, Therapeutic Facilities, and the provision of Infrastructure for Educational Facilities. The total assistance provided to date amounts to Rp10 billion, and the Difable Friends Mandiri Program will become one of Bank Mandiri's Annual Routine Programs to help more people with disabilities to become more independent and able to produce products without depending on help from others.

Bank Mandiri also paid high attention to the needs of Indonesian Athletes with Disabilities by assisting the National Paralympic Committee (NPC) at the Tokyo 2020 Paralympic Games and by providing Difable-friendly vehicles to help mobilize those athletes with disabilities who were participating at the Training Center. By improving the Quality of Health and Education of People with Disabilities we hope to positively and permanently increase the self-confidence of people with disabilities so that they can eventually have the courage to conduct an activity that will have an impact on increasing values to improve their economy. The



Bantuan yang diberikan dalam Program ini diharapkan mampu meningkatkan kepercayaan diri dan mengakomodir kebutuhan Para Penyandang Disabilitas yang agak terpinggirkan ditengah kondisi wabah COVID-19 merebak di seluruh dunia dalam 2 tahun terakhir ini.

Kewirausahaan Petani

Merupakan program untuk menciptakan kegiatan bisnis petani secara profesional karena selama ini masih sedikit para petani memiliki entitas bisnis dari hasil panen yang diperoleh. Dengan adanya program ini kami bersama gabungan Kelompok Tani membentuk Entitas Bisnis (PT) yang dimiliki masyarakat setempat (Gapoktan, Koperasi, & Entitas Bisnis lainnya). Bank Mandiri dalam hal ini melakukan pendampingan dan pembinaan secara berkesinambungan sehingga aktifitas atau manfaat dapat dirasakan langsung oleh petani & masyarakat.

Adapun pusat dari program kewirausahaan petani ini adalah Sentra Pengolahan Beras Terpadu (SPBT) Kutowinangun Kebumen, Jawa Tengah yang dikelola secara profesional sehingga setiap tahunnya dapat memberikan keuntungan kepada masyarakat yang dalam hal ini sebagai salah satu pemegang saham.

assistance provided in this Program is expected to increase the self-confidence of, and accommodate the needs of, Persons with Disabilities who have been marginalized in the midst of the COVID-19 outbreak that has spread throughout the world in the last 2 years.

Farmer Entrepreneurship

The Farmer Entrepreneurship program creates new farmer's business activities in a professional manner because some farmers have a business entity from the harvest. Through this program, the Company and the farmer groups have formed a Business Entity (PT) that is owned by the local community (Gapoktan, Cooperatives, & other Business Entities). For this reason, Bank Mandiri provides continuous assistance and guidance so that the farmers and community can benefit from the activities.

The core of the farmer entrepreneurship program is the Integrated Rice Processing Center (SPBT) which is located in Kutowinangun Sub-District, Kebumen Regency, Central Java. The center is under professional management to ensure that it provides benefits to community stakeholders each year.

Penyaluran TJSL

TJSL Distribution

| Ekonomi Masyarakat | 2021 (Rp) | Economy of The Community |
|------------------------------|------------------------|--------------------------|
| Bidang Pelestarian Alam | 99.325.100 | Nature Conservation |
| Bidang Kesehatan | 33.494.854.448 | Health |
| Bidang Sarana Umum | 13.420.018.132 | Public Facilities |
| Bidang Bencana Alam | 5.468.404.373 | Natural Disasters |
| Bidang Sosial Kemasyarakatan | 30.118.472.951 | Social Activities |
| Bidang Sarana Ibadah | 19.266.634.176 | Religious Facilities |
| Bidang Pendidikan | 30.505.019.827 | Education |
| Total | 132.372.729.007 | Total |

08.

MENINGKATKAN KUALITAS TATA KELOLA KEBERLANJUTAN IMPROVING THE QUALITY OF SUSTAINABLE GOVERNANCE





“

Bank Mandiri mengedepankan tata kelola keberlanjutan untuk menjaga kepercayaan masyarakat dan mencapai kinerja terbaik.

Bank Mandiri prioritizes sustainable governance to maintain public trust and achieve the best performance.

”



KEBIJAKAN TATA KELOLA YANG BAIK GOOD GOVERNANCE POLICY

Sebagai sebuah lembaga keuangan, kepercayaan merupakan prinsip fundamental yang harus dimiliki Bank Mandiri. Lembaga perbankan, sebagai pengantara antara pemilik dana dan pengguna dana, membutuhkan kepercayaan masyarakat agar dapat berkembang dengan baik. Hanya dengan kepercayaan, Bank Mandiri dapat menunjang pelaksanaan pembangunan nasional, dan mendukung pemulihan ekonomi pada masa pandemi ini. Untuk itu, Bank Mandiri menerapkan prinsip *Good Corporate Governance* (GCG) dalam operasionalnya, dengan berpedoman pada sejumlah ketentuan, seperti: Peraturan Menteri Negara Badan Usaha Milik Negara No. PER- 09 /MBU/2012 tentang Perubahan Atas Peraturan Menteri Negara Badan Usaha Milik Negara No. PER- 01/MBU/2011 tentang Penerapan Tata Kelola Perusahaan yang Baik (GCG) pada Badan Usaha Milik Negara.

Penerapan Tata Kelola di Bank Mandiri dilaksanakan berdasarkan lima prinsip dasar, yaitu: prinsip keterbukaan (*transparency*), akuntabilitas (*accountability*), pertanggungjawaban (*responsibility*), independensi (*independency*), dan kewajaran (*fairness*) yang diterapkan pada setiap aspek bisnis dan di semua jajaran perusahaan untuk mencapai kesinambungan usaha (*sustainability*) Bank dengan memperhatikan pemangku kepentingan (*stakeholders*), dengan penerapan sebagai berikut:

Keterbukaan

Keterbukaan diterapkan dalam aspek komunikasi dan pengambilan keputusan. Bank Mandiri berkomitmen untuk mengemukakan informasi yang material dan relevan, serta menerapkan keterbukaan dalam melaksanakan proses pengambilan keputusan.

1. Bank Mandiri mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat dibandingkan serta dapat diakses oleh pihak yang berkepentingan (pemangku kepentingan).
2. Bank Mandiri mengungkapkan informasi yang meliputi, tetapi tidak terbatas pada visi, misi, sasaran usaha, strategi, kondisi keuangan dan non keuangan Bank Mandiri, susunan Direksi dan Dewan Komisaris, kepemilikan saham, remunerasi dan fasilitas lain bagi Direksi dan Dewan Komisaris, pemegang saham pengendali, pengelolaan risiko, sistem pengawasan dan pengendalian internal, penerapan fungsi kepatuhan, sistem dan implementasi GCG serta informasi dan fakta material yang dapat mempengaruhi keputusan investor.
3. Kebijakan Bank Mandiri harus tertulis dan dikomunikasikan kepada para pemangku kepentingan yang berhak memperoleh informasi tentang kebijakan tersebut.
4. Penerapan prinsip keterbukaan ini dilakukan dengan tetap memperhatikan ketentuan rahasia Bank, rahasia jabatan dan hak-hak pribadi sesuai peraturan yang berlaku.

As a financial institution, trust is a fundamental principle that Bank Mandiri. A banking institution, as an intermediary between fund owners and fund users, needs public trust in order to properly develop. The trust allows Bank Mandiri to support the implementation of national development and support economic recovery during the pandemic. For this reason, Bank Mandiri applies the principles of Good Corporate Governance (GCG) in its operations by referring to several provisions, including Regulation of the Minister of State-Owned Enterprises No. PER- 09 / MBU/2012 concerning Amendments to the Regulation of the Minister of State-Owned Enterprises No. PER-01/MBU/2011 concerning Implementation of Good Corporate Governance (GCG) to State-Owned Enterprises.

The implementation of Good Corporate Governance at Bank Mandiri is carried out based on five basic principles, namely transparency, accountability, responsibility, independence, and fairness applied to all aspects of the business and at all ranks of the company to achieve the Bank's business sustainability by taking into account stakeholders, with the following implementations:

Transparency

Transparency is applied in the aspects of communication and decision making. Bank Mandiri is committed to providing material and relevant information, as well as implementing transparency in carrying out the decision-making process.

1. The Company discloses information in a timely, adequate, clear, accurate and comparable manner and can be accessed by interested parties (stakeholders).
2. The Company discloses information that includes but is not limited to the vision, mission, business objectives, strategy of the Company, the Company's financial and non-financial conditions, the composition of the Board of Directors and the Board of Commissioners. controlling shareholders, risk management, supervisory and internal control systems, implementation of compliance functions, systems and implementation of Good Corporate Governance as well as material information and facts that may influence investors' decisions.
3. Company policies must be written and communicated to stakeholders who are entitled to obtain information about the policy.
4. The principle of openness shall still observe the provisions of Company secrets, position secrets and personal rights in accordance with applicable regulations

Akuntabilitas

Akuntabilitas diterapkan dalam hal kejelasan fungsi dan pelaksanaan pertanggungjawaban organ Bank sehingga pengelolaannya berjalan secara efektif.

1. Bank Mandiri menetapkan sasaran usaha dan strategi agar dapat dipertanggungjawabkan kepada pemangku kepentingan.
2. Bank Mandiri menetapkan tugas dan tanggung jawab yang jelas bagi masing-masing organ anggota Dewan Komisaris dan Direksi serta seluruh jajaran di bawahnya yang selaras dengan visi, misi, nilai-nilai Perusahaan, sasaran usaha dan strategi Bank Mandiri.
3. Bank Mandiri meyakini bahwa masing-masing anggota Dewan Komisaris dan Direksi maupun seluruh jajaran di bawahnya mempunyai kompetensi sesuai dengan tanggung jawabnya dan memahami perannya dalam pelaksanaan GCG.
4. Bank Mandiri menetapkan *check and balance system* dalam pengelolaan perusahaan.
5. Bank Mandiri memiliki ukuran kinerja dari semua jajaran Bank Mandiri berdasarkan ukuran yang disepakati secara konsisten dengan nilai-nilai perusahaan (*corporate culture values*), sasaran usaha dan strategi Bank Mandiri serta memiliki *rewards and punishment system*.

Pertanggungjawaban

Pertanggungjawaban yaitu kesesuaian pengelolaan Bank dengan peraturan perundang-undangan dan prinsip pengelolaan bank yang sehat.

1. Bank Mandiri berpegang pada prinsip kehati-hatian (*prudential banking practices*) dan menjamin kepatuhan terhadap peraturan yang berlaku.
2. Bank Mandiri sebagai *good corporate citizen* peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.

Independensi

Independensi diterapkan dalam pengelolaan Bank Mandiri secara profesional tanpa pengaruh atau tekanan dari pihak manapun.

1. Bank Mandiri menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan manapun dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan (*conflict of interest*).
2. Bank Mandiri mengambil keputusan secara objektif dan bebas dari segala tekanan dari pihak manapun.

Kewajaran

Kewajaran diartikan sebagai keadilan dan kesetaraan dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan.

1. Bank Mandiri memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kesetaraan dan kewajaran (*equal treatment*).

Accountability

Accountability is the function clarity and the responsibility implementation of bank's organs that its management may run effectively.

1. The Company sets business goals and strategies to be accountable to stakeholders.
2. The Company establishes clear duties and responsibilities for each organ of the members of the Board of Commissioners and Board of Directors as well as all ranks under them which are in line with the vision, mission, values of the Company, business objectives and strategies of the Company.
3. The Company must ensure that each member of the Board of Commissioners and the Board of Directors as well as all levels below them has the competence in accordance with their responsibilities and understands their role in the implementation of corporate governance.
4. The Company establishes a check and balance system in the management of the Company.
5. The Company has performance measurements for all the Company's ranks based on agreed measurements that are consistent with the corporate culture value, the Company's business goals and strategies and has a reward and punishment system.

Responsibility

Responsibility is the compliance of Bank management with laws and regulations and sound bank management principles.

1. The Company adheres to the principles of prudence (*prudential banking practices*) and ensures compliance with applicable regulations.
2. The Company as a good corporate citizen cares about the environment and carries out social responsibility appropriately

Independence

Independence is applied in the management of Bank Mandiri in a professional manner, without influence or pressure from any parties.

1. The Company avoids unreasonable domination by any stakeholder and is not influenced by unilateral interests and is free from conflicts of interest.
2. The Company makes decisions objectively and is free from any pressure from any parties.

Fairness

Fairness is defined as fairness and equality in fulfilling the rights of stakeholders that arise based on agreements and laws and regulations.

1. The Company pays attention to the interests of all stakeholders based on the principles of equality and fairness (*equal treatment*).

- Bank Mandiri memberikan kesempatan kepada seluruh pemangku kepentingan untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Bank Mandiri serta membuka akses terhadap informasi sesuai dengan prinsip keterbukaan.

Selanjutnya, untuk mendukung sinergi dan menguatkan pelaksanaan tata kelola serta menerapkan kepatuhan pada POJK No. 18/POJK.03/2014 tentang Tata Kelola Terintegrasi, Bank Mandiri membentuk satuan kerja untuk membangun sinergi dan aliansi bisnis yang kuat antara Bank Mandiri dengan entitas Anak Perusahaan sebagai berikut:

- The Company provides opportunities for all stakeholders to provide input and express opinions for the interests of the Company and open access to information in accordance with the principle of openness.

Furthermore, to support synergies and strengthen the implementation of good governance as well as implement compliance with OJK Regulation No. 18/POJK.03/2014 on Integrated Governance, Bank Mandiri established work units to build strong business synergies and alliances between Bank Mandiri and its Subsidiaries as follows:

Satuan Kerja Kepatuhan Terintegrasi
Integrated Compliance Unit **01**

Satuan Kerja Manajemen Risiko Terintegrasi
Integrated Risk Management Unit **02**

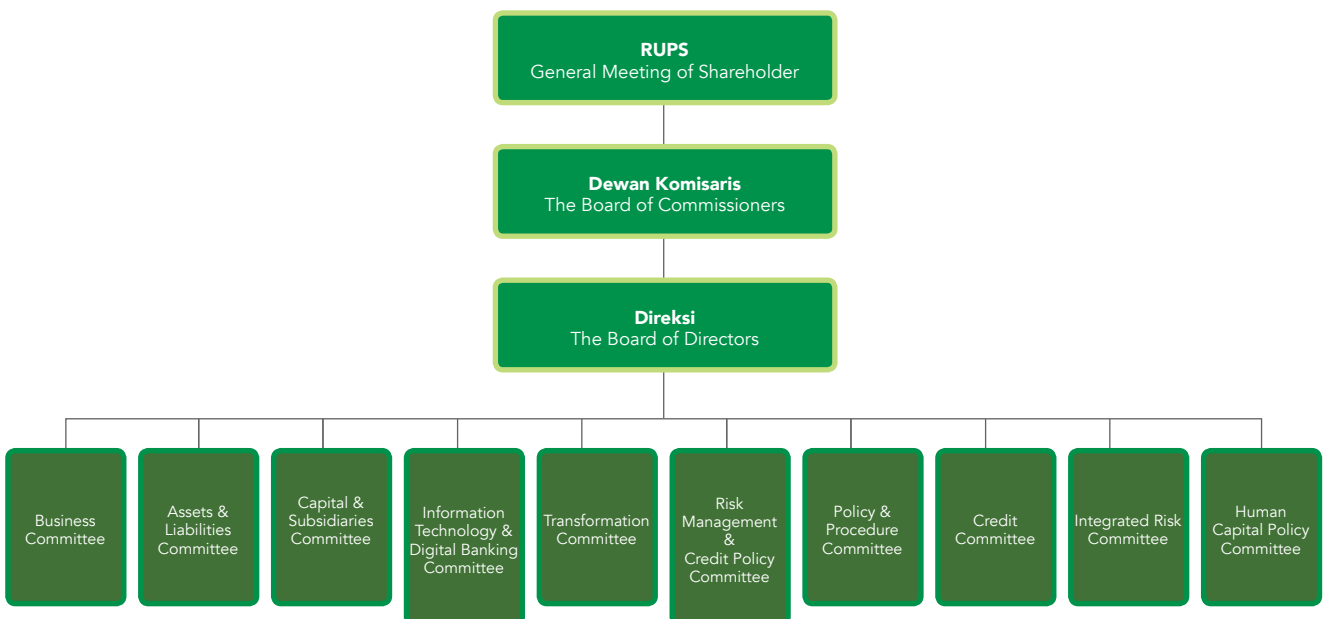
Satuan Kerja Audit Intern Terintegrasi
Integrated Internal Audit Unit **03**

STRUKTUR TATA KELOLA GOVERNANCE STRUCTURE [GRI 102-18]

Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT) menyebutkan bahwa Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan di Bank Mandiri menganut sistem dua badan (*two tier system*) yaitu Dewan Komisaris dan Direksi yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam Anggaran Dasar dan peraturan perundang-undangan. Untuk memaksimalkan fungsi pengawasan, Dewan Komisaris dibantu oleh organ pendukung berupa Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, dan Komite Tata Kelola Terintegrasi. Sementara itu, Direksi dibantu oleh komite di bawah Direksi, yakni Asset and Liability Committee, Risk Management and Credit Policy Committee, IT and Digital Banking Committee, Policy and Procedure Committee, Capital and Subsidiaries Committee, Human Capital Policy Committee, Credit Committee, Business Committee, Integrated Risk Committee, dan Transformation Committee.

The Law of the Republic of Indonesia No. 40 of 2007 on limited Liability Companies states that the Company's organs consist of the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. The management system at Bank Mandiri adheres to a two-tier system, namely the Board of Commissioners and the Board of Directors, which have clear powers and responsibilities according to their respective functions as mandated in the Articles of Association and laws and regulations. To maximize its supervisory function, the Board of Commissioners is assisted by supporting organs in the form of the Audit Committee, Remuneration and Nomination Committee, Risk Monitoring Committee, and Integrated Governance Committee. Meanwhile, the Board of Directors is assisted by committees under the Board of Directors, namely the Asset and Liability Committee, Risk Management and Credit Policy Committee, IT and Digital Banking Committee, Policy and Procedure Committee, Capital and Subsidiaries Committee, Human Capital Policy Committee, Credit Committee, Business Committee, Integrated Risk Committee, and Transformation Committee.

Struktur Tata Kelola Governance Structure [GRI 102-18]





RUPS

Sebagai organ perseroan tertinggi, RUPS memiliki wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris sesuai dengan Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas. Bank Mandiri menyelenggarakan RUPS Tahunan selambat-lambatnya 6 (enam) bulan setelah tahun buku berakhir. Di samping itu, bila diperlukan, Bank Mandiri menyelenggarakan RUPS Luar Biasa. Dalam tahun pelaporan, Bank Mandiri menyelenggarakan 1 (satu) kali RUPS Tahunan dan tidak terdapat RUPS Luar Biasa yang diselenggarakan karena memang tidak ada kebutuhan untuk menyelenggarakan RUPS tersebut.

Dewan Komisaris

Dewan Komisaris adalah organ perseroan yang bertugas untuk melakukan pengawasan dan memberi nasihat kepada Direksi atas implementasi rencana kerja, strategi bisnis, serta penerapan peraturan dan undang-undang yang berlaku. Dewan Komisaris juga memastikan penerapan dan mengevaluasi penerapan GCG di dalam Bank Mandiri. Selain itu, Dewan Komisaris juga bertugas melakukan penilaian atas laporan audit, dan memberi pendapat atas penerapan manajemen risiko. Dalam kaitannya dengan laporan tahunan, Dewan Komisaris menelaah/mereview, menandatangani, serta mengesahkan laporan tahunan. Sebagai organ yang menjaga kepentingan para pemegang saham, Dewan Komisaris dapat memberikan pendapat dan saran pada para pemegang saham terkait masalah penting yang dihadapi oleh Bank Mandiri. Dalam melaksanakan tugasnya, Dewan Komisaris dibantu oleh berbagai organ pendukung dan komite, seperti:

1. Komite Audit
2. Komite Remunerasi dan Nominasi
3. Komite Pemantau Risiko
4. Komite Tata Kelola Terintegrasi
5. Sekretariat Dewan Komisaris

Direksi

Direksi adalah organ Bank Mandiri yang bertanggung jawab atas pengurusan Perseroan sesuai dengan maksud dan tujuan Bank Mandiri. Direksi juga mewakili Bank Mandiri baik di dalam maupun di luar pengadilan, sesuai dengan ketentuan Anggaran Dasar. Di bawah Direksi terdapat berbagai organ dan komite yang mendukung pelaksanaan tugas Direksi, yaitu:

1. *Asset and Liability Committee*
2. *Business Committee*
3. *Risk Management and Credit Policy Committee*
4. *Information Technology and Digital Banking Committee*
5. *Capital and Subsidiaries Committee*
6. *Human Capital Policy Committee*
7. *Credit Committee*
8. *Integrated Risk Committee*
9. *Policy and Procedure Committee*
10. *Transformation Committee*
11. Sekretaris Perusahaan

Direksi bertanggung jawab untuk mengambil keputusan dalam isu-isu ekonomi, sosial dan lingkungan.

General Meeting of Shareholders

As the Company's highest organ, the GMS has authority that is not given to the Board of Directors or the Board of Commissioners in accordance with Law No. 40/2007 on Limited Liability Companies. Bank Mandiri holds an Annual GMS no later than 6 (six) months after the financial year ends. In addition, if necessary, Bank Mandiri holds an Extraordinary GMS. In the reporting year, Bank Mandiri held 1 (one) Annual GMS and no Extraordinary GMS was held because there was no need to hold the GMS.

The Board of Commissioners

The Board of Commissioners is the Company's organ whose duties are to supervise and provide advice to the Board of Directors on the implementation of work plans, business strategies, as well as the implementation of applicable laws and regulations. The Board of Commissioners also ensures and evaluates the implementation of GCG within Bank Mandiri. In addition, the Board of Commissioners is also tasked with evaluating audit reports and providing opinions on the implementation of risk management. In relation to the annual report, the Board of Commissioners reviews, signs, and ratifies the annual report. As an organ that maintains the interests of shareholders, the Board of Commissioners may provide opinions and advice to shareholders regarding important issues faced by Bank Mandiri. In carrying out its duties, the Board of Commissioners is assisted by various supporting organs and committees, including:

1. Audit Committee
2. Remuneration and Nomination Committee
3. Risk Monitoring Committee
4. Integrated Governance Committee
5. Secretariat of the Board of Commissioners

The Board of Directors

The Board of Directors is the Company's organ whose duties are to manage the Company in accordance with the purposes and objectives of Bank Mandiri. The Board of Directors also represents Bank Mandiri both inside and outside the court, in accordance with the provisions of the Articles of Association. The Board of Directors is assisted by various organs and committees to support the implementation of the Board of Directors' duties, including:

1. *Asset and Liability Committee*
2. *Business Committee*
3. *Risk Management and Credit Policy Committee*
4. *Information Technology and Digital Banking Committee*
5. *Capital and Subsidiaries Committee*
6. *Human Capital Policy Committee*
7. *Credit Committee*
8. *Integrated Risk Committee*
9. *Policy and Procedure Committee*
10. *Transformation Committee*
11. Corporate Secretary

The Board of Directors is responsible for making decisions on economic, social and environmental issues.

KOMPOSISI BADAN TATA KELOLA TERTINGGI DAN KOMITE-KOMITENYA

COMPOSITION OF THE HIGHEST GOVERNANCE BODY AND ITS COMMITTEES

[GRI 102-22]

Anggota Dewan Komisaris (non eksekutif)

Members of the Board of Commissioners (non-executive)

| Nama Name | Jabatan Position | Dasar Pengangkatan Basis of Appointment | Tanggal Efektif Menjabat Effective date of serving | Jenis kelamin Gender | Komitmen signifikan lainnya & sifat dari komitmen tsb Other significant commitments & nature of the commitments |
|----------------------|--|---|---|-------------------------|---|
| Muhamad Chatib Basri | Komisaris Utama/ Independen President Commissioner/ Independent Commissioner | RUPS Tahunan tanggal 19 Februari 2020 GMS February 19, 2020 | 29 Mei 2020 – saat ini May 29, 2020 – present | Laki-laki Male | <ul style="list-style-type: none"> Komisaris Utama PT XL. Axiata (2016 – saat ini) Dosen Ekonomi UI (1992 – saat ini) Pendiri PT. Creco Consulting (2010 – saat ini) Wakil Ketua II Satuan Tugas Percepatan Sosialisasi Undang-Undang Cipta Kerja (2021 - saat ini) Dewan Pakar Asosiasi Emiten Indonesia (2020 – 2023) Ketua Badan Pengawas Perbanas (2020 – 2024) Anggota Dewan Penasihat Bara (2021 – 2024) President Commissioner of PT XL. Axiata (2016 – present) Economics Lecturer at UI (1992 – present) Founder of PT. Creco Consulting (2010 – present) Deputy Chairman II of the Job Creation Law Task Force (2021- present) Experts of Indonesian Issuer Association (2020 – 2023) Head of the National Banking Supervisory Agency (2020 – 2024) Advisory Board Member of Bara (2021 – 2024) |
| Andrinof A. Chaniago | Wakil Komisaris Utama/ Independen Deputy Chief Commissioner / Independent Commissioner | RUPS Tahunan tanggal 19 Februari 2020 GMS February 19, 2020 | 23 Jun 2006 - saat ini June 23, 2026– present | Laki-laki Male | <ul style="list-style-type: none"> Dosen Departemen Ilmu Politik UI (2006 - Saat ini) Lecturer at the Department of Political Science, University of Indonesia (2006 - present) |
| Mohamad Nasir | Komisaris Independen Independent Commissioner | RUPS Luar Biasa tanggal 9 Desember 2019 Extraordinary GMS December 9, 2019 | 3 Jul 2020 – saat ini July 3, 2020 – present | Laki-laki Male | <ul style="list-style-type: none"> Staf Ahli Wakil Presiden bidang Reformasi Birokrasi (2019-saat ini) Pengurus Besar Nahdlatul Ulama (2022-2027) Special Staff to the Vice President for Bureaucratic Reform (2019 - present) Nadhatul Ulama Higher Education Institution Committee (2022-2027) |
| Boedi Armanto | Komisaris Independen Independent Commissioner | RUPS Tahunan tanggal 19 Februari 2020 GMS February 19, 2020 | 3 Jul 2020 – saat ini July 3, 2020 – present | Laki-laki Male | |
| Loeke Larasati A. | Komisaris Independen Independent Commissioner | RUPS Tahunan tanggal 19 Februari 2020 GMS February 19, 2020 | 2 Sept 2020 –saat ini September 2, 2020 – present | Perempuan Female | Keluarga Besar Purna Adhiyaksa Big Family of The Purna Adhiyaksa |



| Nama Name | Jabatan Position | Dasar Pengangkatan Basis of Appointment | Tanggal Efektif Menjabat Effective date of serving | Jenis kelamin Gender | Komitmen signifikan lainnya & sifat dari komitmen tsb Other significant commitments & nature of the commitments |
|---------------------|---------------------------|---|---|----------------------------|--|
| Rionald Silaban | Komisaris Commissioner | RUPS Luar Biasa tanggal 28 Agustus 2019 Extraordinary GMS August 28, 2019 | 12 Feb 2020 – saat ini February 12, 2020 – present | Laki-laki Male | <ul style="list-style-type: none"> • Direktur Jenderal Kekayaan Negara (2021 - saat ini) • Melek APBN (2020 - saat ini) • Ketua Satuan Tugas Penanganan Hak Tagih Dana Bantuan Likuidasi Bank Indoneisa (2021 - 2023) • Director of Directorate General of State Assets of Ministry of Finance (2021-present) • State Budget Literacy (2020 - present) • Head of Task Force for Handling Rights to Collect Funds for Liquidation Assistance of Bank Indonesia (2021 - 2023) |
| Faried Utomo | Komisaris Commissioner | RUPS Tahunan tanggal 19 Februari 2020 GMS February 19, 2020 | 4 Agu 2020 – saat ini August 4, 2020 – present | Laki-laki Male | <ul style="list-style-type: none"> • Deputi Bidang Administrasi Sekretariat Kabinet RI (2015 - saat ini) • Kepala Sekretariat Tim Penilai Akhir Pengangkatan, Pemindahan, dan Pemberhentian dari dan Dalam Jabatan Pimpinan Tinggi Utama dan Jabatan Pimpinan Tinggi Madya (2015 - saat ini) • Deputy for Administration at the Cabinet Secretariat Republic of Indonesia. (2015 - present) • Head of the Secretariat of the Final Assessment Team (TPA) Appointment, Transfer, and Dismissal of and in Main High Leadership and Intermediate High Leadership Positions (2015 - present) |
| Arif Budimanta | Komisaris Commissioner | RUPS Tahunan tanggal 19 Februari 2020 GMS February 19, 2020 | 04 Agu 2020 – saat ini August 4, 2020 – present | Laki-laki Male | <p>Staf Ahli Presiden bidang Ekonomi (2019 - saat ini) Special Staff to the President of the Republic of Indonesia for Economic Affairs (2019 - present)</p> |
| Nawal Nely | Komisaris Commissioner | RUPS Tahunan tanggal 19 Februari 2020 GMS February 19, 2020 | 24 Agu 2020 – saat ini August 24, 2020 – present | Perempuan Female | <ul style="list-style-type: none"> • Deputi Bidang Keuangan dan Manajemen Risiko Kementerian Badan Usaha Milik Negara (2020 - saat ini) • Anggota Dewan Konsultif Standar Akuntansi Keuangan Ikatan Akuntansi Indonesia EX Officio Kementerian BUMN (2021-saat ini) • Deputy for Finance and Risk Management at the Ministry of State-Owned Enterprises (2020 - present) • Member of the Consultative Board of Financial Accounting Standards, Institute of Indonesia Chartered Accountants EX Officio, Ministry of SOEs. (2021-present) |
| Muhammad Yusuf Ateh | Komisaris Commissioner | RUPS Tahunan tanggal 15 Maret 2021 GMS March 15, 2021 | 18 Agustus 2021- saat ini August 18, 2021- present | Laki-laki Male | <p>Kepala Badan Pengawasan Keuangan dan Pembangunan (2020 - saat ini) Head of Finance and Development Supervisory Agency (BPKP) (2020 - present)</p> |
| Ardan Adiperdana | Komisaris Commissioner | RUPS Tahunan tanggal 21 Maret 2016 GMS March 16, 2016 | 3 Okt 2016 – saat ini October 3, 2016 – present | Laki-laki Male | <p>Staf Ahli Kementerian BUMN (2021 - saat ini) Special Staff I Minister of SOEs (2021 - present)</p> |

| Nama Name | Keanggotaan kelompok sosial yang kurang terwakili Membership of underrepresented social groups | Kompetensi terkait topik ekonomi, lingkungan, sosial Competencies related to economic, environmental, social topics | Perwakilan pemangku kepentingan Stakeholder representative |
|----------------------|---|--|---|
| Muhamad Chatib Basri | - | Macroeconomic, finance Macroeconomic, finance | Pemegang saham Shareholders |
| Andrinof A. Chaniago | - | Macroeconomic Macroeconomic | Pemegang saham Shareholders |
| Mohamad Nasir | Lembaga Perguruan Tinggi Nadhatul Ulama Nahdlatul Ulama Higher Education Institution | Accounting Accounting | Pemegang saham Shareholders |
| Boedi Armanto | - | Audit, banking Audit, banking | Pemegang saham Shareholders |
| Loeke Larasati A. | - | Legal Legal | Pemegang saham Shareholders |
| Rionald Silaban | - | Human capital, finance Human capital, finance | Pemegang saham Shareholders |
| Fariad Utomo | - | Legal Legal | Pemegang saham Shareholders |
| Arif Budimanta | - | Finance Finance | Pemegang saham Shareholders |
| Nawal Nely | - | Accounting, banking Accounting, banking | Pemegang saham Shareholders |
| Muhammad Yusuf Ateh | - | Risk Management, Accounting, Business Administration, Public Administration, Audit Risk Management, Accounting, Business Administration, Public Administration, Audit | Pemegang saham Shareholders |
| Ardan Adiperdana | - | Accounting, audit Accounting, audit | Pemegang saham Shareholders |



Seluruh anggota Dewan Komisaris telah melalui uji kepatuhan dan kelayakan yang diadakan oleh Otoritas Jasa Keuangan. Dalam sistem tata Kelola di Indonesia, Dewan Komisaris tidak boleh merangkap sebagai Direksi. [GRI 102-23]

All members of the Board of Commissioners have passed the compliance and feasibility tests conducted by the Financial Services Authority. In the governance system in Indonesia, the Board of Commissioners is prohibited to concurrently serve as the Board of Directors. [GRI 102-23]

Anggota Direksi (eksekutif)

Members of the Board of Directors (executive)

| Nama Name | Jabatan Position | Dasar Pengangkatan Basis of Appointment | Tanggal Efektif Menjabat Effective date of serving | Jenis kelamin Gender | Komitmen signifikan lainnya & sifat dari komitmen tsb Other significant commitments & nature of the commitments |
|------------------------|---|--|--|-------------------------|--|
| Darmawan Junaidi | Direktur Utama President Director | RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS October 21, 2020 | 23 Des 2020 – saat ini December 23, 2020 - Present | Laki-laki Male | - |
| Alexandra Askandar | Wakil Direktur Utama Vice President Director | RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS October 21, 2020 | 23 Des 2020 – saat ini December 23, 2020 - Present | Perempuan Female | Srikandi BUMN Srikandi BUMN |
| Ahmad Siddik Badruddin | Direktur Manajemen Risiko Director of Risk Management | RUPS Tahunan tanggal 19 Februari 2020 (Periode Kedua) GMS February 19, 2020 (Second Period) | 25 Jun 2015 – saat ini June 25, 2015 – Present | Laki-laki Male | - |
| Agus Dwi Handaya | Direktur Kepatuhan dan SDM Director of Compliance and Human Resources | RUPS Tahunan tanggal 21 Maret 2018 GMS March 18, 2018 | 12 Sept 2018 – saat ini September 12, 2018- Present | Laki-laki Male | - |
| Panji Irawan | Direktur Treasury dan International Banking Director of Treasury and International Banking | RUPS Tahunan tanggal 21 Maret 2018 GMS March 21, 2018 | 4 Sept 2018 – saat ini September 4, 2018- Present | Laki-laki Male | - |
| Riduan | Direktur Commercial Banking Director of Commercial Banking | RUPS Luar Biasa tanggal 7 Januari 2019 Extraordinary GMS January 7, 2019 | 15 Mei 2019 – saat ini May 15, 2019- Present | Laki-laki Male | - |
| Aquarius Rudianto | Direktur Jaringan dan Retail Banking Director of Network and Retail Banking | RUPS Tahunan tanggal 19 Februari 2020 GMS February 19, 2020 | 2 Sept 2020 – saat ini September 2, 2020- Present | Laki-laki Male | - |

| Nama Name | Jabatan Position | Dasar Pengangkatan Basis of Appointment | Tanggal Efektif Menjabat Effective date of serving | Jenis kelamin Gender | Komitmen signifikan lainnya & sifat dari komitmen tsb Other significant commitments & nature of the commitments |
|----------------------------|---|---|---|-------------------------|--|
| Toni Eko Boy Subari | Direktur Operation Director of Operation | RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS October 21, 2020 | 15 Jan 2021 – saat ini January 15, 2021- Present | Laki-laki Male | - |
| Susana Indah Kris Indriati | Direktur Corporate Banking Director of Corporate Banking | RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS October 21, 2020 | 21 Jan 2021- saat ini January 21, 2021- Present | Perempuan Female | Srikandi BUMN Srikandi BUMN |
| Rohan Hafas | Direktur Hubungan Kelembagaan Director of Institutional Relations | RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS October 21, 2020 | 23 Des 2020- saat ini December 23, 2020 - Present | Laki-laki Male | - |
| Sigit Prastowo | Direktur Keuangan dan Strategi Director of Finance and Strategies | RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS October 21, 2020 | 23 Des 2020- saat ini December 23, 2020 - Present | Laki-laki Male | - |
| Timothy Utama | Direktur Information Technology Director of Information Technology | RUPS Tahunan tanggal 15 Maret 2021 GMS March 15, 2021 | 24 Mei 2021 – saat ini May 24, 2021 - Present | Laki-laki Male | - |
| Rico Usthavia Frans | Direktur Information Technology Director of Information Technology | RUPS Tahunan tanggal 21 Maret 2016 GMS March 21, 2016 | 20 Jul 2016 – 15 Maret 2021 July 20, 2016 – March 15, 2021 | Laki-laki Male | - |

| Nama Name | Keanggotaan kelompok sosial yang kurang terwakili Membership of underrepresented social groups | Kompetensi terkait topik ekonomi, lingkungan, sosial Competencies related to economic, environmental, social topics | Perwakilan pemangku kepentingan Stakeholder representative |
|--------------------|---|--|---|
| Darmawan Junaidi | | Digital banking, pengembangan User Experience, data analysis menggunakan big data, machine learning dan artificial intelligence. Digital banking, pengembangan User Experience, data analysis menggunakan big data, machine learning dan artificial intelligence. | Pemegang saham Shareholders |
| Alexandra Askandar | Perempuan Female | Corporate Banking, Special Assets Management, Structured Finance, Government, Wakil Direktur Institutional. Corporate Banking, Special Assets Management, Structured Finance, Government, Institutional Vice Director. | Pemegang saham Shareholders |



| Nama Name | Keanggotaan kelompok sosial yang kurang terwakili Membership of underrepresented social groups | Kompetensi terkait topik ekonomi, lingkungan, sosial Competencies related to economic, environmental, social topics | Perwakilan pemangku kepentingan Stakeholder representative |
|----------------------------|---|--|---|
| Ahmad Siddik Badruddin | - | Manajemen risiko kredit, strategi penanganan risiko, analisa risiko, manajemen dan strategi <i>collection</i> , manajemen risiko <i>fraud</i> , akuisisi maupun penutupan/penjualan bisnis dan <i>portfolio</i> , manajemen <i>scorecard portfolio</i> , manajemen risiko operasional, proses <i>self assessment</i> untuk kontrol risiko, manajemen agen <i>collection</i> eksternal, dan berbagai program <i>training</i> terkait manajemen risiko. Credit risk management, risk management strategies, risk analysis, collection management and strategies, fraud risk management, acquisitions and business closures/sales and portfolio, scorecard in portfolio management, operational risk management, self-assessment process for risk control, management of external collection agents, and various training programs related to risk management. | Pemegang saham Shareholders |
| Agus Dwi Handaya | - | <i>Human Capital, Finance, Strategy and Performance</i> Human Capital, Finance, Strategy and Performance | Pemegang saham Shareholders |
| Panji Irawan | - | <i>Treasury and International Banking, Keuangan, Pasar Modal/Capital Market, Project Management, Corporate real Estate, Investor Relationship Management Distribution, Planning and Strategic Development, Public Speaking and Event Organization, Coaching and People Development, Underwriting, Competency Assessor/Assessment.</i> Treasury and International Banking, Keuangan, Pasar Modal/Capital Market, Project Management, Corporate real Estate, Investor Relationship Management Distribution, Planning and Strategic Development, Public Speaking and Event Organization, Coaching and People Development, Underwriting, Competency Assessor/Assessment. | Pemegang saham Shareholders |
| Riduan | - | <i>Accounting, Finance, Audit, Banking dan Risk Management.</i> Accounting, Finance, Audit, Banking dan Risk Management. | Pemegang saham Shareholders |
| Aquarius Rudianto | - | <i>Corporate and Commercial Credit, Retail Credit Risk Management, Commercial Credit Risk Management, Commercial Banking, Commercial Sales.</i> Corporate and Commercial Credit, Retail Credit Risk Management, Commercial Credit Risk Management, Commercial Banking, Commercial Sales. | Pemegang saham Shareholders |
| Toni Eko Boy Subari | - | <i>Credit Recovery, Corporate Banking, Business Banking, Special Asset Management.</i> Credit Recovery, Corporate Banking, Business Banking, Special Asset Management. | Pemegang saham Shareholders |
| Susana Indah Kris Indriati | Perempuan Female | <i>Corporate Banking, Commercial Banking, Credit Analyst, Commodities Trading, Wholesale Risk.</i> Corporate Banking, Commercial Banking, Credit Analyst, Commodities Trading, Wholesale Risk. | Pemegang saham Shareholders |
| Rohan Hafas | - | <i>Brain Mapping, Manajemen Risiko, Marketing, Corporate Relation, Corporate Secretary.</i> Brain Mapping, Manajemen Risiko, Marketing, Corporate Relation, Corporate Secretary. | Pemegang saham Shareholders |
| Sigit Prastowo | - | <i>Treasury Dealer, Manajemen Risiko, Analisis Kredit, Penganggaran, dan Keuangan.</i> Treasury Dealer, Risk Management, Credit Analyst, Budgeting, and Finance. | Pemegang saham Shareholders |
| Timothy Utama | - | <i>Information Technology, Digital Banking, Enterprise Data Analytics</i> Information Technology, Digital Banking, Enterprise Data Analytics | Pemegang saham Shareholders |
| Rico Usthavia Frans | - | <i>Digital Banking and Technology, Transaction Banking/Payment System/Financial Technology, Information Technology, Data Analytics/Enterprise Data Management</i> Digital Banking and Technology, Transaction Banking/Payment System/Financial Technology, Information Technology, Data Analytics/Enterprise Data Management | Pemegang saham Shareholders |

Seluruh anggota Direksi telah melalui uji kepatuhan dan kelayakan yang diadakan oleh Otoritas Jasa Keuangan.

All members of the Board of Directors have passed the compliance and feasibility tests conducted by the Financial Services Authority.

PENGEMBANGAN KOMPETENSI COMPETENCE DEVELOPMENT [FS4] [OJK E.2]

Pengembangan kompetensi Dewan Komisaris, Direksi, serta jajaran manajemen dan staf menjadi prioritas Bank Mandiri setelah Bank Mandiri menandatangani Nota Kesepahaman Pembentukan Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) pada 2018. Pelatihan ini dimaksudkan agar prinsip-prinsip keuangan berkelanjutan dapat diterapkan mulai dari tingkat kebijakan hingga pelaksanaan operasional sehari-hari sesuai dengan setiap lini bisnis Bank Mandiri.

Pelatihan Dewan Komisaris, Direksi dan Karyawan [GRI 102-27]

Untuk memajukan pengembangan kapasitas Dewan Komisaris, Bank Mandiri mengadakan pelatihan-pelatihan dalam bidang ekonomi, lingkungan dan sosial, dengan berbagai topik, sesuai dengan posisi masing-masing pimpinan.

Competence development of the Board of Commissioners, the Board of Directors, management, and staff became a priority for Bank Mandiri as the Bank signed a Memorandum of Understanding of the Establishment of the Indonesian Sustainable Finance Initiative (IKBI) in 2018. The training is intended to implement the principles of sustainable finance from the policy level to the implementation of day-to-day operations in accordance with each of Bank Mandiri's business lines.

The Board of Commissioners, Board of Directors and Employees Training [GRI 102-27]

To ensure the capacity development of the Board of Commissioners, Bank Mandiri has conducted trainings in economic, environmental, and social fields, with various topics, according to the position of each leader.

| Pelatihan Dewan Komisaris | Board of Commissioners Trainings |
|---|---|
| <ol style="list-style-type: none"> 1. Top Executive Leaders Session, Founder and Chairman CT Group. Change Leadership: Memimpin Perubahan Melalui Keberanian untuk Bermimpi 2. Top Executive Leaders Session, Wakil Menteri Perdagangan Menteri Perdagangan Republik Indonesia-Jerry Sambuaga. Visionary Leadership : Kepemimpinan Efektif dalam Menangkap Potensi untuk Pertumbuhan Ekonomi Indonesia. 3. Training Security Awareness Level 4 4. The 3rd Indonesia Human Capital Summit Tahun 2021 5. Webinar Perbankan Series 9, dengan Tema: Accelerating Digital Transformation in Banking and Financial Industry: An Effective Strategy During The Pandemic and Beyond 6. Update Platform Dashboard dan Progress Enterprise Data Analytics Group 7. Webinar Enhancing Internal Audit Capability: A Strategy and Regionally-owned State and Regionally-Owned Corporation. 8. Webinar Kebijakan dan Regulasi Pembayaran Digital dalam Ekosistem Sistem Pembayaran Nasional Berkelanjutan 9. Webinar Digital Leadersip 10. Webinar Pembangunan Ekonomi Daerah 11. Webinar The Electric Vehicle Era Has Begun 12. Webinar Akselerasi Digitalisasi UMKM dalam Rangka Pemulihan Ekonomi Sebagai Dampak Pandemi COVID-19 13. Webinar Rencana Pengaturan Perlindungan Data Pibadi Penyeimbang Pesatnya Perkembangan Teknologi Digital di Sektor Jasa Keuangan 14. Webinar Securities Crowdfunding 15. Webinar Peningkatan Daya Saing Kewirausahaan UKM untuk Menembus Pasar Regional dan Global 16. Fintech Talk : Ada Apa Dengan Crypto; mengenal Investasi Aset Digital di Pasar Berjangka | <ol style="list-style-type: none"> 1. Top Executive Leaders Session, Founder and Chairman CT Group. Change Leadership: Leading Change Through the Courage to Dream 2. Top Executive Leaders Session, Deputy Minister of Trade, Minister of Trade of the Republic of Indonesia-Jerry Sambuaga. Visionary Leadership: Effective Leadership in Seizing the Potential for Indonesia's Economic Growth. 3. Training Security Awareness Level 4 4. The 3rd Indonesia Human Capital Summit 2021 5. Banking Webinar Series 9, with the theme: Accelerating Digital Transformation in Banking and Financial Industry: An Effective Strategy During The Pandemic and Beyond 6. Update Platform Dashboard and Progress Enterprise Data Analytics Group 7. Webinar Enhancing Internal Audit Capability: A Strategy and Regionally owned State and Regionally-Owned Corporation. 8. Webinar on Policy and Regulation of Digital Payment in a Sustainable National Payment System Ecosystem 9. Webinar on Digital Leadership 10. Webinar on Regional Economic Development 11. Webinar on The Electric Vehicle Era Has Begun 12. Webinar on Acceleration of MSMEs Digitization in the Context of Economic Recovery as Impact of the COVID-19 Pandemic 13. Webinar on Plan for Personal Data Protection Arrangements to Balance the Rapid Development of Digital Technology in the Financial Services Sector 14. Webinar on Securities Crowdfunding 15. Webinar on Enhancing SME Entrepreneurship Competitiveness to Enter Regional and Global Markets 16. Fintech Talk: It's There With Crypto; Get to know Digital Asset Investment in the Futures Market |



| Pelatihan Dewan Komisaris | Board of Commissioners Trainings |
|---|---|
| <ol style="list-style-type: none"> 17. Harvard Business School Executive Development Program 18. Business Model Innovation in the Digital Age 19. Webinar Efektivitas Pengawasan Dewan Komisaris dalam menjaga Kepatuhan Bank dalam Menuju Era Pengaturan <i>Principle Based</i> 20. APPD Web Class: Kesiapan Sektor Publik dan Dunia Usaha Menyongsong Pengimplementasian UU Perlindungan Data Pribadi 21. CEO Lecturer: Mitigating Risk in The Indonesian Banking Industry During COVID-19 Pandemic to Build Financial Resilience 22. Webinar Perbankan Series 10, dengan Tema: "Dukungan Industri Perbankan Nasional dan IKNB terhadap UMKM di ERA Digital Ekonomi | <ol style="list-style-type: none"> 17. Harvard Business School Executive Development Program 18. Business Model Innovation in the Digital Age 19. Webinar The Effectiveness of Supervisory Duties of Board of Commissioners in Maintaining Bank Compliance Towards the Era of Principles-Based Regulation 20. APPD Web Class: Readiness of the Public Sector and the Business World to Face the Implementation of Personal Data Protection Law 21. CEO Lecturer: Mitigating Risk in The Indonesian Banking Industry During COVID-19 Pandemic to Build Financial Resilience 22. Banking Webinar Series 10, with the theme: "Support of the National Banking Industry and IKNB to MSMEs in the Era of Digital Economy |

| Pelatihan Direksi | Board of Directors Trainings |
|--|---|
| <ol style="list-style-type: none"> 1. Seminar Co Creating Future Mandirian 2021: Developing Mandirian as a Strategic Business and People Leaders 2. AML Leaders Forum. 3. Seminar TELS Vol.5 Visionary Leadership: Kepemimpinan Efektif dalam Menangkap Potensi untuk Pertumbuhan Ekonomi Indonesia. 4. Seminar BARA Risk Forum "Loan Covid Restructuring After Implementation of POJK 48/2020 5. Mandiri Advanced Senior Leaders Program (MASLP) Modul 1 6. The 3rd Indonesia Human Capital Summit Tahun 2021 7. Mandiri Learning Carnaval Tahun 2021 8. Global HR Excellence Future of Work 9. Workshop Employee Engagement Session Direktorat Jaringan dan Retail Banking 10. Training Internal Control and Business Judgement Rule 11. Training International of Geo Strategic 12. Refreshment Dealer 13. Sertifikat Kompetensi Manajemen Risiko Level V 14. Workshop Internal Control COSO 2017 & Business Judgement Rule (BJR) 15. Webinar Refreshment Sertifikasi Treasury Level Advance 16. IBI: Risk Management Refreshment Program: Menghindari dan Mengantisipasi Trend Kejahatan Siber Perbankan dDi Era Digital 17. Board Retreat 18. Onboarding Directorship Program Angkatan 2 Tahun 2021 | <ol style="list-style-type: none"> 1. Seminar on Co Creating Future Mandirian 2021: Developing Mandirian as a Strategic Business and People Leaders 2. AML Leaders Forum. 3. Seminar on TELS Vol.5 Visionary Leadership: Effective Leadership in Seizing the Potential for Indonesia's Economic Growth. 4. BARA Risk Forum Seminar "Loan Covid Restructuring After Implementation of POJK 48/2020 5. Mandiri Advanced Senior Leaders Program (MASLP) Module 1 6. The 3rd Indonesia Human Capital Summit 2021 7. Mandiri Learning Carnival 2021 8. Global HR Excellence Future of Work 9. Workshop on Employee Engagement Session, Network and Retail Banking Directorate 10. Training on Internal Control and Business Judgment Rule 11. International Training of Geo Strategic 12. Refreshment Dealer 13. Risk Management Competency Level V Certificate 14. Workshop on COSO 2017 Internal Control & Business Judgment Rule (BJR) 15. Webinar on Treasury Certification Refreshment Advance Level 16. IBI: Risk Management Refreshment Program: Avoiding and Anticipating Banking Cyber Crime Trends in the Digital Age 17. Board Retreat 18. Onboarding Directorship Program Batch 2 2021 |

Menominasikan, Memilih Dewan Komisaris dan Direksi [GRI 102-24]

Proses nominasi Dewan Komisaris dan Direksi dibantu oleh fungsi Komite Remunerasi dan Nominasi dengan memperhatikan:

1. Anggaran Dasar Perseroan.
2. Peraturan Menteri BUMN No. PER-02/MBU/02/2015 tentang Persyaratan dan Tata Cara Pengangkatan dan Pemberhentian Anggota Dewan Komisaris dan Dewan Pengawas BUMN sebagaimana diubah terakhir dengan Peraturan Menteri BUMN No. PER-10/MBU/10/2020 (Permen BUMN 10/2020).
3. Peraturan Menteri BUMN No. PER-11/MBU/07/2021 tentang Persyaratan, Tata Cara Pengangkatan, dan Pemberhentian Anggota Direksi BUMN (Permen BUMN 11/2021)
4. Peraturan perundang-undangan lain yang berlaku.

Dalam melaksanakan fungsi Nominasi, Komite Remunerasi dan Nominasi berfungsi antara lain:

1. Menyusun kebijakan dan kriteria yang dibutuhkan dalam proses nominasi calon anggota Direksi dan/atau anggota Dewan Komisaris, serta mengidentifikasi calon yang memenuhi kriteria.
2. Menelaah dan mengusulkan calon yang memenuhi syarat sebagai anggota Dewan Komisaris dan/atau anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS.

Proses nominasi dan pemilihan ini berlangsung dengan mempertimbangkan masukan dari para pemangku kepentingan, terutama pemegang saham melihat adanya keterlibatan Pemegang Saham Seri A Dwiwarna dalam mengevaluasi pemenuhan syarat calon anggota Direksi dan/atau calon anggota Dewan Komisaris. Di samping itu, terdapat juga keterlibatan RUPS, selaku organ tertinggi Perseroan, dalam pengangkatan pengurus dan/atau pengawas Perseroan.

Dewan Komisaris dan Direksi juga dipilih sesuai dengan kepakaran/keahlian mereka. Pemilihan Dewan Komisaris dan Direksi juga dilakukan dengan mempertimbangkan kemandirian/independensi, serta memastikan tidak terdapat rangkap jabatan antara Dewan Komisaris dan Direksi yang berpotensi mengakibatkan benturan kepentingan.

Selain itu, Bank Mandiri juga menerapkan ketentuan rangkap jabatan yang diatur dalam peraturan-peraturan berikut antara lain:

1. Pasal 17 ayat (5) Permen BUMN 11/2021 yang berisi para anggota Direksi dilarang memangku jabatan rangkap sebagai antara lain:
 - a. Anggota Direksi pada BUMN, BUMD, BUMS.

Nominating and Selecting The Board of Commissioners and The Board of Directors [GRI 102-24]

Nomination process of the Board of Commissioners and the Board of Directors is assisted by the function of the Remuneration and Nomination Committee by taking into account:

1. Company's Articles of Association.
2. Minister of SOE Regulation No. PE-02/MBU/02/2015 concerning Requirements, Procedures for Appointment and Dismissal of Members of the Board of Commissioners and BUMN Supervisory Board, as lastly amended with Minister of SOE Regulation No. PER-10/MBU/10/2020.
3. Minister of SOE Regulation No. PER-11/MBU/07/2021 concerning Requirements, Procedures for Appointment, and Dismissal of Members of the Board of Directors of SOEs.
4. Other applicable laws and regulations.

In implementing the Nomination function, the Remuneration and Nomination Committee performs the following procedures:

1. Formulate policies and criteria needed in the process of nominating candidates for members of the Board of Directors and/or members of the Board of Commissioners, as well as identify candidates who meet the criteria.
2. Review and propose candidates who meet the requirements as members of the Board of Commissioners and/or members of the Board of Directors to the Board of Commissioners to be submitted to the GMS.

The nomination and selection process takes place by taking into account feedback from stakeholders, especially shareholders, given the involvement of Dwiwarna Series A Shareholders in evaluating the fulfillment of requirements for candidates of members of the Board of Directors and/or candidates of members of the Board of Commissioners, in addition to the GMS involvement, as the Company's highest organ, in the appointment of the Company's management and/or supervisors.

The Board of Commissioners and the Board of Directors are also selected according to their expertise. The selection of the Board of Commissioners and the Board of Directors is carried out by taking into account the independence, as well as ensuring that there are no concurrent positions between the Board of Commissioners and the Board of Directors that may cause a conflict of interest.

In addition, Bank Mandiri also implements the provisions for concurrent positions as regulated in the following regulations, including:

1. Article 17 paragraph (5) of Minister of SOE Regulation No. 11/2021 stating that Member of the Board of Directors is prohibited to hold concurrent position as:
 - a. Member of the Board of Directors of an SOE, local-owned enterprises (BUMD), private-owned enterprises (BUMS).

- | | |
|---|---|
| <ul style="list-style-type: none"> b. Anggota Dewan Komisaris/Dewan Pengawas pada BUMN dan perusahaan lain. c. Jabatan struktural dan fungsional lainnya pada instansi/lembaga pemerintah pusat dan/atau daerah. d. Pengurus partai politik dan/atau calon/anggota legislatif; dan/atau calon kepala daerah/wakil kepala daerah. e. Jabatan lain yang dapat menimbulkan benturan kepentingan. <p>2. Bab V Bagian B Permen BUMN 10/2020 yang berisi para anggota Dewan Komisaris dilarang memangku jabatan rangkap sebagai:</p> <ul style="list-style-type: none"> a. Anggota Dewan Komisaris dan/atau Dewan Pengawas BUMN (kecuali penugasan khusus). b. Anggota Direksi pada BUMN, BUMD, BUMS, atau menduduki jabatan yang berdasarkan peraturan perundangundangan dilarang untuk dirangkap dengan jabatan anggota Dewan Komisaris/Dewan Pengawas, atau jabatan yang dapat menimbulkan benturan kepentingan. | <ul style="list-style-type: none"> b. Member of the Board of Commissioners/Supervisory Board in an SOE and other companies. c. Other structural and functional position in central and/or local government agencies/institutions. d. Political party administrators and/or legislative candidates/members; and/or candidate for regional head/deputy regional head. e. Other positions that may cause a conflict of interest. <p>2. Chapter V Part B of Minister of SOE Regulation No. 10/2020 stating that Member of the Board of Commissioners is prohibited to hold concurrent position as:</p> <ul style="list-style-type: none"> a. Member of the Board of Commissioners and/or the Supervisory Board of SOE (except for special assignments). b. Member of the Board of Directors in an SOE, local-owned enterprises (BUMD), private-owned enterprises (BUMS) or hold position that is prohibited from concurrently serving as members of the Board of Commissioners/Supervisory Board, or positions that may cause a conflict of interest. |
|---|---|

Penerapan ketentuan tersebut dapat dilihat melalui penandatanganan Surat Pernyataan (*Letter of Undertaking*) oleh Direksi/Dewan Komisaris yang menyatakan dirinya tidak berada dalam posisi yang memiliki benturan kepentingan.

The provisions implementation can be seen through the signing of a Letter of Undertaking by the Board of Directors/Board of Commissioners declaring that he/she does not hold a position with a conflict of interest.

EVALUASI KINERJA BADAN TATA KELOLA TERTINGGI HIGHEST GOVERNANCE BODY PERFORMANCE EVALUATION

[GRI 102-28]

Kinerja Dewan Komisaris maupun Direksi dievaluasi secara berkala untuk memastikan kemajuan dan perkembangan Bank Mandiri secara keseluruhan. Penilaian kinerja Dewan Komisaris dilakukan melalui *self-assessment* atas kinerja Dewan Komisaris yang kemudian dilaporkan serta dipertanggungjawabkan dalam RUPS. Proses penilaian kinerja Dewan Komisaris adalah sebagai berikut:

The performance of the Board of Commissioners and the Board of Directors is evaluated periodically to ensure the progress and development of Bank Mandiri as a whole. Performance evaluation of the Board of Commissioners is carried out through a self-assessment of the Board of Commissioners' performance which is then reported and accounted for at the GMS. The process of evaluating the performance of the Board of Commissioners is as follows:

Prosedur Pelaksanaan Assessment Kinerja Dewan Komisaris Procedures for Performance Assessment of the Board of Commissioners



Penilaian Direksi didasarkan atas pencapaian *key performance indicators* (KPI) dalam aspek-aspek berikut ini:

1. Nilai Ekonomi dan Sosial untuk Indonesia.
2. Finansial.
3. Operasional.
4. Sosial.
5. Inovasi Model Bisnis.
6. Kepemimpinan Teknologi.
7. Peningkatan Investasi.
8. Pengembangan Talenta.

Selain penilaian sendiri (*self assessment*), Direksi secara kolegal dinilai oleh pemegang saham dilakukan melalui mekanisme Rapat Umum Pemegang Saham (RUPS). Di samping itu, evaluasi terhadap kinerja direksi dilakukan dengan mempertimbangkan juga faktor eksternal seperti kondisi perekonomian dan industri perbankan.

MENEGAKKAN INTEGRITAS UPHOLDING INTEGRITY

Bank Mandiri menetapkan standar etika yang perlu dipatuhi oleh setiap insan Bank Mandiri. Standar etika ini dituangkan dalam Kode Etik (*Code of Ethics*) yang merupakan pedoman perilaku pegawai Bank dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja. Pedoman dimaksud disusun agar setiap pelanggaran *code of conduct* oleh seluruh pegawai Bank dapat secara cepat terdeteksi dan dapat mencegah berkembangnya hubungan yang tidak wajar dengan nasabah, atau antara sesama pejabat Bank.

Hal-hal yang diatur dalam *Code of Conduct*:

1. Benturan kepentingan (*conflict of interest*)
2. Kerahasiaan
3. Penyalahgunaan jabatan dan gratifikasi
4. Perilaku *Insiders*
5. Integritas dan akurasi data Bank
6. Integritas sistem perbankan
7. Sistem keuangan berkelanjutan

Terkait situasi benturan kepentingan, bila Bank Mandiri menerima laporan benturan kepentingan maka laporan tersebut diproses sebagai berikut: [GRI 102-25]

The Board of Directors' assessment is based on the achievement of key performance indicators (KPI) in the following aspects:

1. Economic and Social Value for Indonesia.
2. Financial.
3. Operational.
4. Social.
5. Business Model Innovation.
6. Technology Leadership.
7. Increased Investment.
8. Talent Development.

In addition to self-assessment, the Board of Directors is collegially assessed by shareholders through the mechanism of the General Meeting of Shareholders (GMS). In addition, evaluation of the Board of Directors' performance is carried out by considering external factors such as economic conditions and the banking industry.

Bank Mandiri sets ethical standards to be adhered to by all Bank Mandiri personnel. The ethical standard is stated in the Code of Ethics as a guideline for the behavior of Bank employees in carrying out their daily duties and services as well as in conducting business relationships with customers, partners, and co-workers. The guideline is prepared so that any violation of the code of conduct by all Bank employees can be quickly detected and can prevent the development of inappropriate relationships with customers, or between Bank officials.

The Code of Conduct regulates the following matters:

1. Conflict of interest
2. Confidentiality
3. Abuse of office and gratuities
4. Insiders Behavior
5. Bank data integrity and accuracy
6. Banking system integrity
7. Sustainable financial system

In relation to a conflict of interest, if Bank Mandiri receives a conflict of interest report, the report is processed as follows: [GRI 102-25]



| Pegawai yang Wajib Melaporkan Employees Required to Report | Penerima dan Pengevaluasi Laporan Report Receiver and Evaluator | Penerima Tindakan Laporan Report Copy Recipient |
|--|--|---|
| Pegawai Pelaksana Executing Officer | Atasan Langsung Direct supervisor | Unit Kerja Human Capital yang membawahi fungsi <i>Engagement</i> dan Unit Kerja Kepatuhan (<i>Compliance</i>) Human Capital Unit in charge of the function of Engagement and Compliance Unit |
| Pegawai Pimpinan di Kantor Pusat Executive Officer at Head Office | <i>Group Head</i> Group Head | Direktur yang membawahi Human Capital Director in charge of Human Capital |
| Pegawai Pimpinan di Region Executive Officer at Regional Office | <i>Regional CEO</i> Regional CEO | Direktur yang membawahi Human Capital Director in charge of Human Capital |
| Group Head/RCEO/ Pejabat Setingkat Group Head/RCEO/Equal Officer | Direktur/SEVP Bidang Field Director/SEVP | Direktur Utama President Director |
| Senior Executive Vice President (SEVP) Senior Executive Vice President (SEVP) | Direktur Utama President Director | Komite Remunerasi dan Nominasi Remuneration and Nomination Committee |

Bank Mandiri menganut *zero tolerance* terhadap korupsi, karena korupsi merupakan kejahatan yang berdampak luas bagi bangsa dan mengurangi kepercayaan masyarakat terhadap Bank Mandiri. Untuk itu, Bank Mandiri mengembangkan kebijakan antikorupsi sesuai dengan Undang-undang Nomor 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi sebagaimana diubah terakhir dengan Undang-Undang Nomor 20 Tahun 2001. Kebijakan antikorupsi Bank Mandiri bersifat komprehensif, yang diterapkan melalui berbagai strategi dan peraturan, seperti:

1. Kebijakan *internal control*.
2. Peraturan Disiplin Pegawai.
3. *Code of Conduct*.
4. Etika bisnis (*business ethics*).
5. Budaya perusahaan (*corporate culture*) yang menanamkan nilai-nilai integritas kepada setiap insan Bank Mandiri.

Secara khusus, Bank Mandiri telah menerapkan Strategi *Anti-Fraud* (SAF) sebagai berikut: [\[FN-CB-510a.2\]](#)

1. Pilar 1 (Pencegahan)

Merupakan tanggung jawab seluruh jajaran Bank (unit kerja) dan merupakan bagian dari Sistem Pengendalian *Fraud* dalam rangka mengurangi potensi terjadinya *fraud*. Program yang diterapkan dalam pilar ini antara lain:

- a. Kesadaran anti *fraud*, seperti penyusunan dan sosialisasi *Anti Fraud Statement*, *Employee Awareness Program* dan *Customer Awareness Program*. Pembuatan *fraud awareness* melalui *email blast* kepada seluruh pegawai dan pemanfaatan media sosial untuk memberikan *fraud awareness* kepada nasabah telah dilakukan sepanjang tahun.
- b. Identifikasi kerawanan, seperti penerapan prinsip Manajemen Risiko di mana seluruh kebijakan dan prosedur dirancang dengan memperhatikan pengendalian internal, penerapan prinsip GCG

Bank Mandiri adopts *zero tolerance* to corruption due to its significant impact on the nation and reduces public trust in Bank Mandiri. For this reason, Bank Mandiri has developed anti-corruption policy in accordance with Law No. 31/1999 on the Eradication of Criminal Acts of Corruption, as lastly amended by Law No. 20/2001. Bank Mandiri's anti-corruption policy is comprehensive, implemented through various strategies and regulations, including:

1. Internal control policies,
2. Employee Discipline Regulations,
3. Code of Conduct,
4. Business Ethics
5. Corporate Culture Values, among others, instilling integrity values to all Bank Mandiri personnel.

In particular, Bank Mandiri has implemented the following *Anti-Fraud* Strategy (SAF): [\[FN-CB-510a.2\]](#)

1. Pillar 1 (Prevention)

The first pillar is the responsibility of all levels of the Bank (work units) and is part of the Fraud Control System in order to reduce the potential for fraud. The programs implemented in this pillar include:

- a. Anti-fraud awareness, such as preparation and dissemination of *Anti-Fraud Statement*, *Employee Awareness Program* and *Customer Awareness Program*. The preparation of fraud awareness through email blasts to all employees and the use of social media to provide fraud awareness to customers have been carried out throughout the year.
- b. Identification of vulnerabilities, such as the application of Risk Management principles in which all policies and procedures are designed by taking

dan kepatuhan. Pelaksanaan pekerjaan oleh pegawai sesuai wewenang dan tanggung jawabnya dituangkan dalam *job description* masing-masing pegawai, dan ditandatangani oleh pegawai yang bersangkutan. Selain itu, telah dilakukan penandatanganan *annual disclosure* oleh seluruh pegawai di awal tahun.

- c. Kebijakan Mengenal Pegawai (Know Your Employee/KYE), seperti *Pre-employee Screening*, *System Qualification Selection Program* dan *Know Your Employee Screening*. Pelaksanaan KYE telah diterapkan pada saat rekrutmen pegawai yang dilakukan oleh Human Capital maupun rekrutmen pegawai yang dilakukan langsung oleh unit kerja.

2. Pilar 2 (Deteksi)

Merupakan tanggung jawab seluruh unit, baik *1st line*, *2nd line*, maupun *3rd line of defense* dan merupakan bagian dari sistem pengendalian *fraud* dalam rangka mengidentifikasi dan menemukan *fraud* dalam kegiatan usaha bank. Program yang diterapkan Bank Mandiri dalam pilar ini antara lain:

- a. *Whistleblowing*, pengelolaan *whistleblowing* telah dilakukan, dan dikelola oleh pihak independen untuk meminimalkan *conflict of interest* dan memberi rasa aman pada pelapor.
- b. *Fraud Detection System*, telah diimplementasikan untuk menunjang aktivitas deteksi Bank untuk di segmen transaksi *retail channel* dan kredit retail (Mikro, Consumer, dan SME).
- c. *Surprise Audit*, pelaksanaan *Surprise Audit* diutamakan pada unit bisnis yang berisiko tinggi atau rawan *fraud*.
- d. *Surveillance System*, pelaksanaan *Surveillance System* bertujuan untuk memantau dan menguji efektifitas sistem pengendalian intern (termasuk sistem pengendalian *fraud*).

3. Pilar 3 (Investigasi, Pelaporan, Sanksi dan Proses Hukum)

Merupakan bagian dari Sistem Pengendalian Fraud dalam rangka penanganan *fraud* yang terjadi melalui investigasi dan hasilnya dilaporkan kepada Direktur Utama, Dewan Komisaris, dan Regulator, termasuk usulan pengenaan sanksi dan proses hukum bagi para pelaku *fraud*. Dalam rangka memperkuat fungsi Pilar Ketiga, telah dilakukan pendelegasian kewenangan pelaksanaan investigasi dan pengenaan sanksi kepada masing-masing wilayah untuk mempercepat proses penanganan kasus dan *recovery*.

4. Pilar 4 (Pemantauan, Evaluasi dan Tindak Lanjut)

Merupakan bagian dari Sistem Pengendalian Fraud dalam rangka *monitoring* atas tindak lanjut hasil investigasi dan evaluasi kejadian *fraud*, untuk memperbaiki kelemahan dan memperkuat Sistem Pengendalian Internal agar dapat mencegah terulangnya kembali *fraud* karena kelemahan yang serupa. Pelaporan secara tertulis kepada Direktur Utama dan Dewan Komisaris dilakukan secara tertib untuk monitoring daftar tindak lanjut yang telah ditetapkan.

into account internal control, implementation of GCG principles and compliance. The implementation of work by employees according to their authority and responsibility is stated in the job description of each employee and signed by the employee concerned. In addition, the annual disclosure has been signed by all employees at the beginning of the year.

- c. Know Your Employee (KYE) policies, such as Pre-employee Screening, System Qualification Selection Program and Know Your Employee Screening has been implemented during employee recruitment by Human Capital and the work unit.

2. Pillar 2 (Detection)

The second pillar is the responsibility of all units, both 1st line, 2nd line, and 3rd line of defense and is part of the fraud control system in order to identify and find fraud in bank business activities. The programs implemented by Bank Mandiri in this pillar include:

- a. Whistleblowing, the management of whistleblowing has been carried out and managed by an independent party to minimize conflicts of interest and provide a sense of security to the whistleblower.
- b. Fraud Detection System has been implemented to support the Bank's detection activities in the retail channel and retail credit (Micro, Consumer, and SME) transaction segments.
- c. Surprise Audit, implementation of Surprise Audit is prioritized on business units that are at high risk or prone to fraud.
- d. Surveillance System, implementation of the Surveillance System aims to monitor and examine the effectiveness of internal control system (including the fraud control system).

3. Pillar 3 (Investigation, Reporting, Sanctions and Legal Process)

The third pillar is part of the Fraud Control System in the context of fraud handling that occurs through investigations and the results are reported to the President Director, the Board of Commissioners, and Regulators, including proposals for the imposition of sanctions and legal processes for fraud perpetrators. To strengthen the function of the Third Pillar, the authority to carry out investigations and the imposition of sanctions has been delegated to each region to speed up the process of handling cases and recovery.

4. Pillar 4 (Monitoring, Evaluation and Follow Up)

The fourth pillar is part of the Fraud Control System in the context of monitoring the follow-up to the results of investigations and evaluations of fraud incidents, to correct weaknesses and strengthen the Internal Control System to prevent the recurrence of fraud due to similar weaknesses. Written reports to the President Director and the Board of Commissioners are carried out in an orderly manner to monitor the follow-up list that has been determined.



Selain itu, untuk memperkuat pencegahan korupsi, Bank Mandiri melakukan kajian risiko terhadap segala potensi terjadinya korupsi di dalam bisnis Perusahaan. Dari hasil pemetaan tersebut, ditemukan bahwa risiko signifikan terhadap tindakan korupsi terdapat di kantor cabang. Bila dibandingkan dengan keseluruhan operasional Bank Mandiri, maka risiko ini mencakup 45% dari keseluruhan operasional. [GRI 205-1]

Pencegahan benturan kepentingan dan korupsi diatur secara khusus dalam *Code of Conduct* Bank Mandiri yang memuat di antaranya:

1. Melarang seluruh jajaran Perusahaan untuk meminta atau menerima, menyetujui untuk menerima suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan fasilitas dari Bank Mandiri dalam bentuk fasilitas kredit "cash loan dan non cash loan", atau dalam rangka pembelian atau pendiskontoan surat-surat wesel, surat promes, cek, dan kertas dagang atau bukti kewajiban lainnya, ataupun fasilitas lainnya yang berkaitan dengan operasional bank maupun yang berkaitan dengan pengadaan barang dan jasa dari Bank Mandiri.
2. Melarang seluruh jajaran Bank Mandiri menyalahgunakan wewenang dan mengambil keuntungan baik secara langsung maupun tidak langsung atas pengetahuan yang diperoleh dari kegiatan bisnis bank untuk:
 - a. Keuntungan pribadi.
 - b. Keuntungan bagi anggota keluarganya.
 - c. Keuntungan bagi pihak-pihak lainnya.
3. Pemberian sanksi mulai dari ringan hingga berat untuk pelanggaran larangan tersebut.
4. Mematuhi peraturan eksternal dan internal.
5. Pada bidang perkreditan, setiap pemberian kredit harus melalui pembahasan di forum Rapat Komite Kredit sebagai sarana penerapan *four-eyes principle* serta proses *check and balance* antara Bisnis Unit sebagai unit inisiator dan *Risk Management* selaku unit Mitigasi Risiko. Dalam komite tersebut, *Legal Group* dan *Compliance Group* juga harus selalu hadir untuk memberikan pendapat dari sisi legal dan kepatuhan guna memperkuat aspek independensi, menghindari dominasi salah satu unit, menghindari *conflict of interest* dan memastikan pengambilan keputusan yang objektif dan bebas tekanan. Untuk mempercepat proses dan meningkatkan kinerja kredit, Bank Mandiri juga menetapkan batas kewenangan memutus kredit berdasarkan eksposur kredit dan tingkat risiko. Semakin besar eksposur maka akan semakin besar kuorum pemegang kewenangan yang terdiri anggota Komite Kredit yang berfungsi sebagai *Risk Management* dan anggota Komite Kredit yang berperan sebagai Bisnis Unit.
6. Seluruh jajaran Bank harus membuat pernyataan tahunan (*annual disclosure*) yang berisi semua keadaan atau situasi yang memungkinkan timbulnya pelanggaran ketidakpatuhan terhadap *code of conduct* ini.
7. Seluruh jajaran Bank Mandiri dapat memberikan masukan untuk perbaikan kinerja, penguatan GCG serta pencegahan *fraud*, melalui *Letter to CEO* (LTC),

To strengthen the policy to prevent corruption, Bank Mandiri of corruption in the company's business chain. Based on the mapping, the significant risk of corruption is with the Branch Office. In percentage terms, when compared to all fraud cases at Bank Mandiri, the branch office segment as the segment most vulnerable to corruption cases was 45%. [GRI 205-1]

Prevention of conflicts of interest and corruption is specifically regulated in Bank Mandiri's Code of Conduct, including:

1. Prohibiting all levels of the Company from requesting or receiving, agreeing to receive a gift or reward from third parties who obtain or attempt to obtain facilities from Bank Mandiri in the form of "cash loan and non-cash loan" credit facilities, or in order to purchase or discount bill of exchange, promissory notes, checks, and trade papers or other proof of liability, or other facilities related to bank operations or related to the procurement of goods and services from the Bank.
2. Prohibiting all ranks of Bank Mandiri from misusing authority and taking advantage both directly and indirectly from the knowledge obtained from the Bank's business activities for:
 - a. Personal benefits
 - b. Benefits for family members
 - c. Benefits for other parties
3. Imposing sanctions from mild to severe for violators of the prohibitions.
4. Complying with external and internal regulations.
5. In the credit sector, each loan must go through a discussion in the Credit Committee Meeting forum as a means of implementing the four-eyes principle and check and balance process between the Business Unit as the initiator unit and Risk Management as the Risk Mitigation unit. In the committee, Legal Group and Compliance Group must also be present to provide legal and compliance opinions to strengthen aspects of independence, to avoid domination of one unit, to avoid conflict of interest as well as to ensure objective and pressure-free decision making. To speed up the process and improve credit performance, Bank Mandiri also sets limits on the authority to decide on credit based on credit exposure and the level of risk. The greater the exposure, the greater the quorum of authority holders. The quorum consists of Credit Committee members with function as Risk Management and Credit Committee members with function as Business Unit.
6. All ranks of Bank Mandiri must make an annual disclosure containing all circumstances or situations that may lead to violations of non-compliance with this code of conduct.
7. All ranks of Bank Mandiri can provide input to improve performance, strengthen good corporate governance and prevent fraud through Letter to CEO (LTC) as a

yaitu sarana komunikasi jajaran Bank Mandiri langsung kepada Direktur Utama (CEO).

8. Dalam Perjanjian Kerja Sama dengan para kontraktor/pemasok/rekanan, terdapat klausul yang mencantumkan komitmen pihak tersebut untuk tidak melakukan praktik-praktik korupsi dan gratifikasi.

Kode Etik ini wajib dipatuhi oleh seluruh insan Bank Mandiri, mulai dari Dewan Komisaris, Direksi, karyawan, mitra binaan, bahkan rekanan (mitra kerja). Bank Mandiri melakukan sosialisasi terkait kode etik melalui berbagai sarana, seperti laman bank Mandiri, *email administrator*, *standing banner*, *flyer*, dan media periklanan di lingkungan sekitar unit kerja Perusahaan.

Penegakan dan penerapan kode etik ini dilakukan melalui

1. Pernyataan kepatuhan kode etik. (Pernyataan Pegawai)
2. Komitmen manajemen.
3. Pernyataan tahunan (*Annual disclosure*).
4. Pakta integritas.
5. Penandatanganan Perjanjian Kerja Bersama (PKB).

Bank Mandiri juga telah menetapkan sanksi bagi pegawai yang melanggar peraturan disiplin pegawai termasuk didalamnya *code of conduct* dan etika bisnis, dengan jenis sanksi didasarkan pada dan/atau mempertimbangkan: ketentuan yang dilanggar, besar/kecilnya dampak yang ditimbulkan, potensi kerugian/risiko bagi Bank Mandiri, dengan mempertimbangkan unsur yang memberatkan dan yang meringankan. Adapun jenis sanksi yang diatur adalah sanksi jenis ringan, sedang dan berat, sesuai peraturan yang berlaku. Sebagai implementasi dari komitmen tersebut, Bank Mandiri telah melakukan hal-hal sebagai berikut:

1. Membentuk Unit Pengendali Gratifikasi yang merupakan bagian dari Unit Kerja Kepatuhan sebagai koordinator pengendalian gratifikasi di Bank Mandiri.
2. Menerbitkan ketentuan program pengendalian gratifikasi di lingkungan Bank Mandiri yang setiap tahunnya atau sesuai kebutuhan Bank Mandiri senantiasa dilakukan penyempurnaan sejalan dengan perkembangan Bank Mandiri dan/atau pemenuhan ketentuan perundangan dan terakhir sebagaimana disempurnakan pada tahun 2021.
3. Melakukan sosialisasi program pengendalian gratifikasi kepada seluruh jajaran pegawai dan pemangku kepentingan Bank Mandiri. [GRI 205-2]
4. Mengikutsertakan anggota badan tata kelola (Dewan Komisaris dan Direksi) dan pegawai, baik di Kantor Pusat maupun cabang, dalam pelatihan seperti:
 - a. ISO 37001: 2016 tentang Sistem Manajemen Anti-Penyuapan.
 - b. *Refreshment APU-PPT and legal awareness*.
 - c. Hukum Perbankan - Tindak Pidana Perbankan dan Tindak Pidana Korupsi (*e-learning*).
 - d. Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (*e-learning*).

means of communication with Bank Mandiri directly to the President Director (CEO).

8. In the Cooperation Agreement with contractors/suppliers/partners, there is a clause that includes the party's commitment not to carry out corrupt and gratification practice.

The Code of Conduct must be adhered to by all levels of Bank Mandiri personnel, starting from the Board of Commissioners, the Board of Directors, employees, fostered partners, to work partners. Bank Mandiri conducts socialization related to the code of conduct through various means, including Bank Mandiri website, email administrator, standing banner, flyer, and advertising media in the vicinity of the Company's work unit.

Enforcement and implementation of the Code of Conduct are carried out through:

1. Statement of compliance with the Code of Conduct (Employee Statement);
2. Management commitment;
3. Annual disclosure;
4. Integrity pact;
5. Signing of Collective Labor Agreement (CLA).

Bank Mandiri has also set sanctions for employees who violate employee discipline regulations including the code of conduct and business ethics, with the types of sanctions based on and/or taking into account: the provisions being violated, impact size, potential losses/risks for Bank Mandiri by taking into account the aggravating and mitigating factors. The types of sanctions include light, moderate, and serious sanctions, according to applicable regulations.

As an implementation of this commitment, Bank Mandiri has carried out the following:

1. Establishing a Gratification Control Unit which is part of the Compliance Work Unit as coordinator of gratification control at Bank Mandiri.
2. Issuing provisions on the gratification control program within Bank Mandiri which are continuously improved every year or according to the needs of Bank Mandiri in line with the development of Bank Mandiri and/or compliance with statutory provisions and as improvements in 2021.
3. Disseminating gratification control programs to all employees and stakeholders of Bank Mandiri. [GRI 205-2]
4. Involving members of the governance body (the Board of Commissioners and the Board of Directors) and employees, both at the Head Office and branch offices, in trainings such as:
 - a. ISO 37001:2016 on Anti-Bribery Management System.
 - b. AML-CFT refreshment and legal awareness.
 - c. Banking Law - Banking Crime and Corruption (*e-learning*).
 - d. Anti-Money Laundering and Counter Financing of Terrorism (*e-learning*).

Komunikasi dan Pelatihan Tentang Kebijakan dan Prosedur Antikorupsi [GRI 205-2]

Untuk memastikan bahwa seluruh jajaran insan Bank Mandiri memahami kebijakan antikorupsi dan standar perilaku terkait korupsi, benturan kepentingan, *fraud* dan gratifikasi, maka Bank Mandiri telah melakukan komunikasi dan pelatihan terkait kebijakan dan prosedur antikorupsi dan *anti-fraud* sebagai berikut:

Communication and Training on Anti-Corruption Policy and Procedures [GRI 205-2]

To ensure that all ranks of Bank Mandiri personnel understand anti-corruption policies and standards of behavior related to corruption, conflict of interest, fraud and gratification, Bank Mandiri has conducted communication and training related to anti-corruption and anti-fraud policies and procedures as follows:

Komunikasi dan Pelatihan Antikorupsi dan Anti Fraud Berdasarkan Wilayah Anti-Corruption and Anti-Fraud Communication and Training by Region

| Lokasi | Telah dikomunikasikan oleh organisasi mengenai kebijakan dan prosedur anti-korupsi dan <i>anti-fraud</i> The organization has communicated its anti-corruption and anti-fraud policies and procedures | | Telah mengikuti pelatihan anti korupsi dan <i>anti fraud</i> Have attended anti-corruption and anti-fraud training | | Location |
|----------------------------------|--|-------|---|-------|----------------------------------|
| | Jumlah karyawan Total employee | % | Jumlah karyawan Total employee | % | |
| Kantor Pusat* | 12.067 | 31,87 | 996 | 45,9 | Headquarter* |
| Sumatera (Region 1, 2) | 4.818 | 12,73 | 24 | 1,11 | Sumatera (Region 1, 2) |
| Jakarta (Region 3, 4, 5) | 7.258 | 19,17 | 54 | 2,49 | Jakarta (Region 3, 4, 5) |
| Jawa (Region 6, 7, 8) | 7.793 | 20,58 | 53 | 2,44 | Jawa (Region 6, 7, 8) |
| Kalimantan (Region 9) | 1.938 | 5,12 | 1.016 | 46,82 | Kalimantan (Region 9) |
| Sulawesi & Maluku (Region 10) | 2.086 | 5,51 | 9 | 0,41 | Sulawesi & Maluku (Region 10) |
| Bali & Nusa Tenggara (Region 11) | 1.133 | 2,99 | 10 | 0,46 | Bali & Nusa Tenggara (Region 11) |
| Papua (Region 12) | 769 | 2,03 | 8 | 0,37 | Papua (Region 12) |
| TOTAL | 37.862 | 100 | 2.170 | 100 | TOTAL |

*Badan tata kelola (Dewan Komisaris dan Direksi) Bank Mandiri semuanya berdomisili di Jakarta, untuk itu, kami tidak menyajikan tabel pelatihan antikorupsi dari anggota badan tata kelola berdasarkan wilayah.

*The governance body (the Board of Commissioners and the Board of Directors) of Bank Mandiri are all domiciled in Jakarta. For this reason, we do not present a table of anti-corruption training from members of the governance body by region.

Komunikasi dan Pelatihan Antikorupsi dan Anti-Fraud Berdasarkan Kategori Karyawan Anti-Corruption and Anti-Fraud Communication and Training by Employee Category

| Keterangan | Telah dikomunikasikan oleh organisasi mengenai kebijakan dan prosedur anti-korupsi dan <i>anti-fraud</i> The organization has communicated its anti-corruption and anti-fraud policies and procedures | | Telah mengikuti pelatihan anti korupsi dan <i>anti fraud</i> Have attended anti-corruption and anti-fraud training | | Description |
|---|--|-------|---|-------|---|
| | Jumlah karyawan Total employee | % | Jumlah karyawan Total employee | % | |
| Dewan Komisaris | 10 | 0,03 | - | - | Board of Commissioer |
| Direksi | 12 | 0,03 | - | - | Board of Directors |
| SEVP/EVP/SVP | 134 | 0,35 | 7 | 0,32 | SEVP/EVP/SVP |
| VP/AVP | 3.596 | 9,50 | 373 | 17,19 | VP/AVP |
| Senior Manager/ Manager/ Asisstant Manager | 12.630 | 33,36 | 896 | 41,29 | Senior Manager/ Manager/ Asisstant Manager |

| Keterangan | Telah dikomunikasikan oleh organisasi mengenai kebijakan dan prosedur anti-korupsi dan anti-fraud The organization has communicated its anti-corruption and anti-fraud policies and procedures | | Telah mengikuti pelatihan anti korupsi dan anti fraud Have attended anti-corruption and anti-fraud training | | Description |
|------------|---|-------|--|-------|-------------|
| | | | | | |
| Staf | 21.243 | 56,11 | 894 | 41,20 | Staff |
| Lain-lain | 237 | 0,63 | 0 | 0.0 | Others |
| Total | 37.862 | 100 | 2.170 | 100 | Total |

Di tahun 2021, seluruh karyawan (100%) telah mendapatkan sosialisasi mengenai kebijakan dan prosedur antikorupsi dan anti-fraud. Di samping itu, sebanyak 2.170 karyawan telah mendapatkan pelatihan antikorupsi dan/atau anti-fraud antara lain:

In 2021, all employees (100%) have received socialization on anti-corruption and anti-fraud policies and procedures. In addition, 2,170 employees have received anti-corruption and/or anti-fraud training, including:

Pelatihan Antikorupsi dan/atau Anti-fraud Anti-corruption and/or Anti-fraud Training

| Nama Pelatihan | Penyelenggara Organizer | Jenis Pelatihan Type of Training | Training name |
|---|--|-------------------------------------|---|
| Persepsi Tindakan Pidana Korupsi dan Paradigma Pencegahan Tindak Pidana Korupsi serta Hak dan Kewenangan KPK Melalui Penyadapan (<i>Interception Lawful</i>) dan OTT Berdasarkan UU KPK No. 19 Tahun 2019 | Lembaga Pemberantas Korupsi Corruption Eradication Commission | Publik Public | Perception of Corruption and the Paradigm of Prevention of Corruption as well as the Rights and Authorities of the Corruption Eradication Commission through Wiretapping (<i>Lawful Interception</i>) and Sting-Operation (OTT) Based on Law No. 19/2019. |
| Antisipasi Korporasi dalam Tindak Pidana Korupsi yang Merugikan Keuangan Korporasi Secara Signifikan di Sektor BUMN, BUMD, dan Pemerintah | Lembaga Pemberantas Korupsi Corruption Eradication Commission | Publik Public | Anticipation of Corporations in Corruption that is Significantly Detrimental to Corporate Finances in the BUMN, BUMD, and Government Sector. |
| Audit Internal dan Audit Forensik dalam Pendeteksian Adanya Kecurangan dan Pencegahan Tindak Pidana Korupsi | Bina Manajemen Center Center for Management Development | Publik Public | Internal Audit and Forensic Audit in Detecting Fraud and Preventing Corruption |
| Peningkatan Awareness SNI ISO 37001 dan Implementasi Sistem Manajemen Anti Penyuapan pada Sektor Jasa Keuangan | Otoritas Jasa Keuangan Financial Services Authority | Publik Public | Increasing Awareness on SNI ISO 37001 and Implementation of Anti-Bribery Management System in the Financial Services Sector |
| Refreshment ISO Management Anti Penyuapan | Mandiri University Group | Inhouse Inhouse | ISO Anti-Bribery Management Refreshment |
| Pengendalian Gratifikasi | Mandiri University Group | Inhouse Inhouse | Gratuity Control |

Pada tahun 2021, Bank Mandiri juga mengikutsertakan karyawannya dalam pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) antara lain:

In 2021, Bank Mandiri involved employees in Anti-Money Laundering and Counter Financing of Terrorism (AML-CFT) trainings, including:

Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Anti-Money Laundering and Counter Financing of Terrorism (AML-CFT) Trainings

| Nama Pelatihan | Jumlah Kelas/ Batch Total Classes/ Batches | Jumlah Peserta Total Participants | Training name |
|--|---|---|--|
| Advanced Anti-Money Laundering and Compliance Workshop | 1 | 4 | Advanced Anti-Money Laundering and Compliance Workshop |
| Anti Money Laundering Compliance Training | 1 | 2 | Anti Money Laundering Compliance Training |
| Anti Money Laundering for Region | 1 | 472 | Anti Money Laundering for Region |
| APU PPT Executive Forum | 1 | 4 | APU PPT Executive Forum |
| APU PPT For WCO and RCO | 2 | 63 | APU PPT For WCO and RCO |
| Training Anti Money Laundering: Penerapan Ketentuan APU PPT di Cabang | 1 | 472 | Training on Anti Money Laundering: Application of AML-CFT Provisions at Branches |
| Training Aspek Kepatuhan dalam Pencegahan Cyber Crime dan Money Laundering | 1 | 56 | Training on Compliance Aspect in Cyber Crime Prevention and Money Laundering |

Selain insan Bank Mandiri, perusahaan juga memastikan bahwa para mitra bisnis memahami kebijakan antikorupsi Bank Mandiri. Seluruh (100%) mitra bisnis Bank Mandiri mendapatkan pengarahan antikorupsi melalui:

1. Website Procurement Bank Mandiri (<https://procurement.bankmandiri.co.id/>) telah mencantumkan larangan kepada mitra bisnis untuk memberikan gratifikasi kepada seluruh pegawai Bank Mandiri.
2. Seluruh mitra bisnis diwajibkan untuk menyerahkan Pakta Integritas.
3. Pada saat proses pengadaan kepada seluruh penyedia barang dan jasa yang diundang diwajibkan untuk menyerahkan Surat Kesanggupan Memenuhi Etika Pengadaan.
4. Pada kontrak/ikatan kerja telah dicantumkan pasal berkaitan dengan anti penyuapan dan anti korupsi.
5. Sosialisasi terkait gratifikasi kepada mitra bisnis minimal 1x per tahun melalui acara *vendor meeting*.

Disamping itu, terkait dengan kebijakan dan prosedur anti korupsi, Bank Mandiri telah mendapatkan sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan pada bidang Procurement dan Vendor Management. Mitra bisnis yang dikomunikasikan mengenai kebijakan dan prosedur antikorupsi berdasarkan jenis mitra adalah sebagai berikut:

In addition to Bank Mandiri personnel, the Company also ensures that business partners understand Bank Mandiri's anti-corruption policies. All (100%) of Bank Mandiri's business partners received anti-corruption briefings through:

1. Bank Mandiri's Procurement website (<https://procurement.bankmandiri.co.id/>) has listed a prohibition on business partners to give gratuities to all Bank Mandiri employees.
2. All business partners are required to submit an Integrity Pact.
3. During the procurement process, all invited providers of goods and services are required to submit a Letter of Commitment to Compliance with Procurement Ethics.
4. Articles on anti-bribery and anti-corruption have been included in the contract/employment bond.
5. Socialization related to gratuities to business partners at minimum once a year through vendor meeting.

In addition, in relation to anti-corruption policies and procedures, Bank Mandiri has received ISO 37001:2016 Anti-Bribery Management System certification on Procurement and Vendor Management. The Company has communicated anti-corruption policies and procedures to business partners by type, as follows:

Mitra Bisnis yang Mendapat Komunikasi Antikorupsi Business Partners Communicated on Anti-Corruption

| Keterangan | Jumlah Total | % | Description |
|----------------|--------------|-----|------------------|
| Penyedia jasa | 436 | 100 | Service Provider |
| Pemasok Barang | 1.049 | 100 | Supplier |
| Jumlah | 1.485 | 100 | Total |

Dalam tahun pelaporan terdapat satu kasus penggelapan dana yang dilakukan oleh mitra bisnis, yang berakibat pada pemutusan kontak. [GRI 205-3]

In the reporting year, there was one case of embezzlement by a business partner, which resulted in the termination of contact. [GRI 205-3]

Disamping itu, terdapat empat perkara hukum yang material, namun jumlah moneterinya belum dapat ditetapkan karena masih dalam proses. [FN-CB-510a.1]

In addition, there are four ongoing legal proceedings. However, the total amount of monetary losses have not been decided by the court. [FN-CB-510a.1]

PENCEGAHAN TINDAK PIDANA PENCUCIAN UANG (TPPU), TINDAK PIDANA PENDANAAN TERORISME (TPPT), DAN PENDANAAN PROLIFERASI SENJATA PEMUSNAH MASSAL (PPSPM)

PREVENTION OF ANTI MONEY LAUNDERING (AML), COUNTER FINANCING OF TERRORISM (CFT), AND PREVENTION OF FINANCING FOR THE PROLIFERATION OF WEAPONS OF MASS DESTRUCTION (WMD)

Indonesia sebagai suatu negara yang menjalankan politik bebas aktif, menerapkan sistem keuangan terbuka, dan melakukan hubungan serta perdagangan bebas dengan dunia internasional, sehingga membuka kesempatan bagi perusahaan-perusahaan di Indonesia untuk melakukan hubungan usaha dengan pihak-pihak dari berbagai negara maupun insititusi.

Sehubungan dengan kondisi tersebut, Bank Mandiri sebagai institusi keuangan yang memiliki bisnis dan jaringan yang luas dengan target nasabah yang sangat beragam, tentunya memiliki konsekuensi terhadap kemungkinan terjadinya risiko pencucian uang, pendanaan terorisme, dan pendanaan proliferasi senjata pemusnah masal, sehingga diperlukan langkah-langkah antisipatif dalam rangka memitigasi risiko tersebut. Oleh karena itu, Bank Mandiri senantiasa menyusun program APU dan PPT yang berlandaskan *Risk Based Approach* (RBA), dan menerapkannya dalam setiap aktivitas operasional dan bisnis Bank, melalui pendekatan sebagai berikut:

1. Pengawasan Aktif Direksi dan Dewan Komisaris

Komitmen penerapan program APU dan PPT mengikat bagi seluruh jajaran Bank, termasuk Direksi dan Dewan Komisaris, antara lain melalui:

- a. Pemberian persetujuan atas Kebijakan dan Standar Prosedur APU dan PPT.
- b. Persetujuan atas pengkinian penilaian risiko TPPU-TPPT Bank (*Individual Risk Assessment-IRA*).
- c. Pembahasan topik dan *current issues* terkait APU dan PPT secara rutin dalam forum atau rapat.
- d. Keikutsertaan Senior Manajemen dalam kegiatan strategis terkait APU dan PPT yang diselenggarakan oleh Regulator, baik sebagai narasumber maupun peserta.

2. Kebijakan dan Prosedur

Senantiasa melakukan penyempurnaan atas penerapan program APU dan PPT sesuai dengan regulasi lokal dan *international best practices* minimal setiap 1 (satu) tahun sekali, guna terwujudnya penerapan program APU dan PPT yang berintegritas.

As a country adopting free and active politics, Indonesia implements an open financial system and conducts relations and free trade with the international community, thus opening opportunities for companies in Indonesia to conduct business relations with parties from various countries and institutions.

In this regard, as a financial institution that has a broad business and network with a wide variety of target customers, Bank Mandiri is very vulnerable to the risk of money laundering, financing of terrorism, and financing for the proliferation of weapons of mass destruction so that anticipatory measures are needed to mitigate the risks. Therefore, Bank Mandiri always develops AML and CFT programs based on the Risk-Based Approach (RBA) and implements the programs in all the Bank's operational and business activities through the following approaches:

1. Active supervision of the Board of Commissioners and Directors

The commitment to implementing AML and CFT programs is binding on all ranks of the Bank, including the Board of Directors and the Board of Commissioners, among others through:

- a. Approval of AML and CFT Policies and Standard Procedures.
- b. Approval of updating the Bank's ML-TF risk assessment (*Individual Risk Assessment-IRA*).
- c. Discussion of topics and current issues related to AML and CFT on a regular basis in forums or meetings.
- d. Senior Management participation in strategic activities related to AML and CFT organized by the Regulator, both as resource persons and participants.

2. Policy and Procedure

Bank Mandiri consistently makes improvements to the implementation of AML and CFT programs in accordance with local regulations and international best practices at least once every 1 (one) year to realize the implementation of AML and CFT programs with integrity.



3. Pengendalian Internal
Melaksanakan serangkaian program pengendalian internal untuk memastikan efektivitas penerapan program APU dan PPT dalam aktivitas operasional dan bisnis Bank Mandiri, antara lain :
 - a. Pemberian *review*, *advis*, dan rekomendasi atas pengembangan produk, aktivitas, layanan, dan teknologi Bank.
 - b. Memonitor dan melakukan evaluasi penerapan program APU dan PPT yang dilakukan oleh Unit Bisnis dan Cabang melalui program *On-Desk Review & Monitoring* (ODRM) dan Uji Petik.
 - c. Pemeriksaan/audit atas penerapan program APU dan PPT oleh auditor internal maupun eksternal.
4. Sistem Informasi Manajemen
Penyempurnaan pada aspek sistem dan aplikasi pendukung terkait APU dan PPT dilakukan secara berkelanjutan guna terwujudnya ketersediaan sistem dan aplikasi yang handal, dan berfokus pada:
 - a. Optimalisasi penerapan Prinsip Mengenal Pengguna Jasa (PMPJ) dengan otomatisasi proses *screening* dan KYC terhadap calon nasabah, nasabah, *Beneficial Owner* (BO), dan *Walk in Customer* (WIC).
 - b. Keakuratan sistem *monitoring* profil dan transaksi nasabah dalam mendeteksi transaksi yang terindikasi mencurigakan berdasarkan skenario atau parameter yang diimplementasikan.
 - c. Peningkatan kualitas data pelaporan ke regulator.
5. SDM dan Pelatihan
Guna mewujudkan penerapan program APU dan PPT yang efektif dan efisien, maka Bank Mandiri telah membentuk Unit Kerja Khusus APU dan PPT, baik di kantor pusat, region, maupun cabang, yang bertanggung jawab atas penerapan program APU dan PPT di unit atau wilayah supervisinya. Selain itu, Bank juga melakukan pelatihan secara berkala dan berkesinambungan untuk meningkatkan pemahaman dan *awareness* pegawai terkait penerapan program APU dan PPT.

Selanjutnya, sebagai upaya peningkatan penerapan program APU dan PPT Terintegrasi, maka Bank telah melaksanakan serangkaian program, antara lain:

1. *Thematic On Desk Review* kepada Perusahaan Anak dan Kantor Cabang Luar Negeri, untuk menilai efektivitas penerapan program APU dan PPT.
2. Asistensi penyusunan dan/atau penilaian risiko TPPU-TPPT Perusahaan Anak dengan mengacu pada *National Risk Assessment* (NRA) dan *Sectoral Risk Assessment* (SRA).
3. Pemberian *advis*, masukan/tanggapan, dan rekomendasi perbaikan atas penerapan program APU dan PPT.
4. Pelaksanaan sosialisasi/*refreshment* penerapan program APU dan PPT.

Secara garis besar, kinerja penerapan program APU dan PPT di Mandiri Group juga dapat dilihat dari hasil penilaian *Financial Integrity Rating* (FIR) PPATK tahun 2021, dalam hal ini hasil penilaian FIR Bank Mandiri dan Perusahaan Anak

3. Internal Control
Bank Mandiri conducts a series of internal control programs to ensure the effectiveness of the implementation of AML and CFT programs in Bank Mandiri's operational and business activities, including:
 - a. Providing reviews, advice, and recommendations on the development of the Bank's products, activities, services, and technology.
 - b. Monitoring and evaluating the implementation of AML and CFT programs carried out by Business Units and Branches through *On-Desk Review & Monitoring* (ODRM) program and Sampling.
 - c. Audit on the implementation of AML and CFT programs by internal and external auditors.
4. Management Information System
Improvements to aspects of the system and supporting applications related to AML and CFT are carried out on an ongoing basis to realize the availability of reliable system and application and put an emphasis on:
 - a. Optimizing the application of Know Your Customer (KYC) principles by automating the screening and KYC processes for prospective customers, customers, *Beneficial Owners* (BO), and *Walk in Customers* (WIC).
 - b. Accuracy of the customer profile and transaction monitoring system in detecting transactions that are indicated to be suspicious based on the scenario or parameters.
 - c. Improved quality of reporting data to the regulator.
5. Human Resources and Training
To realize the effective and efficient implementation of AML and CFT programs, Bank Mandiri has established AML and CFT Special Work Unit, both at the head office, regional offices, and branch offices, in charge of the implementation of AML and CFT programs in the unit or areas under their supervision. In addition, the Bank also conducts regular and continuous training to increase employee understanding and awareness regarding the implementation of AML and CFT programs.

Furthermore, in an effort to increase the implementation of Integrated AML and CFT programs, Bank Mandiri has implemented a series of programs, including:

1. *Thematic On Desk Review* to Subsidiaries and Overseas Branch Offices, to assess the effectiveness of the implementation of AML and CFT programs.
2. Assistance in preparing and/or assessing the risk of ML-TF for Subsidiaries by referring to the *National Risk Assessment* (NRA) and *Sectoral Risk Assessment* (SRA).
3. Providing advice, input/response, and recommendations for improvement on the implementation of AML and CFT programs.
4. Carrying out socialization/refreshment on the implementation of AML and CFT programs.

In general, the performance of the implementation of AML and CFT programs in Mandiri Group can also be seen from the assessment results of the *Financial Integrity Rating* (FIR) of PPATK in 2021. In this regard, the results of the FIR

pada tahun 2021 berada di atas rata-rata nasional dan menunjukkan peningkatan dari tahun 2020.

assessment of Bank Mandiri and Subsidiaries in 2021 were above the national average and indicated an improvement compared to that in 2020.

SISTEM PELAPORAN PELANGGARAN WHISTLEBLOWING SYSTEM

[GRI 102-17] [FN-CB-510a.2]

Sistem pelaporan pelanggaran (*whistleblowing system/WBS*) yang dituangkan dalam Letter to CEO (LTC) menjadi bagian yang tidak terpisahkan dari penerapan tata kelola karena mendorong akuntabilitas dan keterbukaan di dalam perusahaan. Sistem ini melindungi perusahaan dengan cara memberikan masukan terkait ancaman-ancaman yang dapat merugikan perusahaan. Adanya sistem pelaporan pelanggaran juga menjadi sarana pencegahan dari perbuatan-perbuatan yang melanggar etika maupun hukum.

Bank Mandiri telah menetapkan sistem WBS yang dikelola oleh pihak independen dengan tujuan untuk:

1. Meningkatkan kepercayaan para pemangku kepentingan dalam pengelolaan WBS.
2. Memberikan rasa aman bagi pelapor/*whistleblower*.
3. Meminimalisir risiko benturan kepentingan (*conflict of interest*).
4. Bersifat independen dan profesional.
5. Pelapor dapat memonitor status tindak lanjut laporan WBS yang disampaikannya.

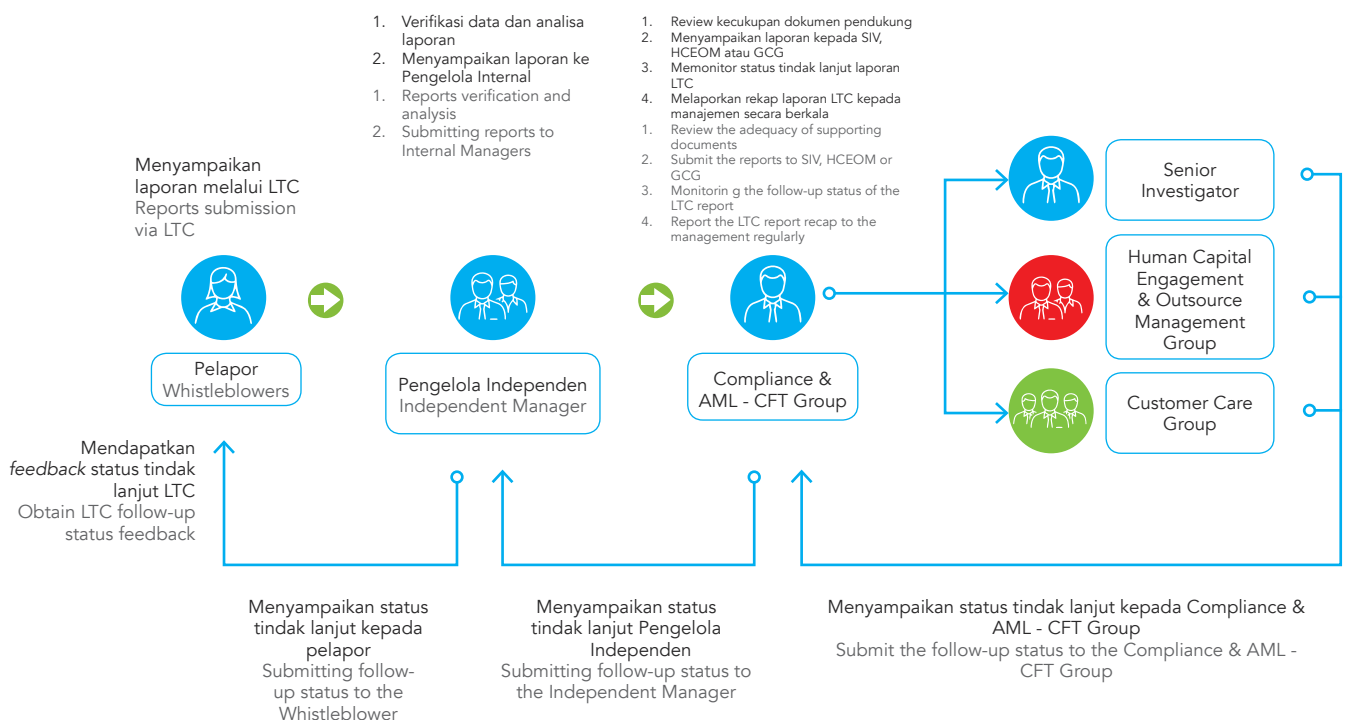
Berbagai tindakan yang dapat dilaporkan, antara lain; perbuatan *fraud* atau indikasi *fraud*, pelanggaran norma, pelanggaran etika, korupsi, penipuan, pencurian, penggelapan dan pemalsuan.

Whistleblowing System (WBS) named Letter to CEO (LTC) is an integral part of the implementation of Good Corporate Governance as it encourages accountability and transparency within the company. This system protects the company by providing input regarding threats that may harm the company. The existence of the Whistleblowing System is also a means of preventing acts that violate ethics and the law.

Bank Mandiri has established a WBS system managed by an independent party with the aim to:

1. Increase stakeholder confidence in the management of the WBS.
2. Provide a sense of security for whistleblowers
3. Minimize conflict of interest risk.
4. Independent and professional.
5. Whistleblower can monitor the follow-up status of the WBS report

Types of violations that can be reported include acts of fraud or indications of fraud, violation of norms, violations of ethics, corruption, theft, embezzlement and forgery.



Baik pihak internal maupun eksternal Bank Mandiri dapat menyampaikan laporan. Bank Mandiri menjamin kerahasiaan identitas pelapor dan isi laporan. Laporan dapat disampaikan melalui berbagai sarana:

1. Website: <https://whistleblowing.tips/wbs/@bmri-lettertoceo>
2. Email: bmri-lettertoceo@rsm.id
3. Surat: PT RSM Indonesia melalui PO BOX 1007 JKS 12007
4. SMS dan Whatsapp 08119007777

Internal and external parties of Bank Mandiri can submit report. Bank Mandiri guarantees the confidentiality of the reporter's identity and the contents of submitted reports. Report can be submitted through various means:

1. Website: <https://whistleblowing.tips/wbs/@bmri-lettertoceo>
2. Email: bmri-lettertoceo@rsm.id
3. Letter: PT RSM Indonesia through PO BOX 1007 JKS 12007
4. Short Message Services (SMS) and WhatsApp: 08119007777

Pengaduan Pelanggaran

Complaints for Violations
[OJK F.24]

| Tahun Year | Media Penyampaian Submission Media | | | | Klasifikasi Laporan Report Classification | | | Laporan ditindaklanjuti Followed-up Report | Laporan dinyatakan selesai Completed Report |
|---------------|---------------------------------------|-------|---------|------------|--|--------------|--------------------------------|---|--|
| | Surat Letter | Email | Website | SMS/ WA | Fraud | Non fraud | Lainnya Other Violations | | |
| 2021 | 2 | 28 | 30 | 17 | 26 | 29 | 22 | 77 | 77 |
| 2020 | 4 | 24 | 38 | 9 | 29 | 22 | 24 | 75 | 75 |
| 2019 | 4 | 24 | 10 | 10 | 23 | 8 | 17 | 48 | 48 |

DEWAN TATA KELOLA DAN TOPIK KEBERLANJUTAN GOVERNANCE BODY AND SUSTAINABILITY TOPICS

Untuk menerapkan tata kelola keberlanjutan, Bank Mandiri secara khusus telah membentuk Unit LST (Lingkungan, Sosial, Tata Kelola) yang dikenal juga dengan istilah *ESG Related Unit* [GRI 102-20] [OJK E.1]. Unit ini dipimpin oleh tingkat Direksi dan melapor kepada Risk Management Policy & Committee (RMPC), yang merupakan salah satu komite di bawah direksi. Melalui Risalah Rapat RMPC, terdapat pen dele gasian wewenang untuk topik ESG kepada *ESG Related Unit*. [GRI 102-18] [GRI 102-19]

Dalam kaitannya dengan kebijakan, strategi dan sasaran keberlanjutan (topik ekonomi, lingkungan dan sosial), Dewan Komisaris menetapkan arah perusahaan yang kemudian diwujudkan oleh Direksi dalam kebijakan dan strategi Bank Mandiri [GRI 102-26]. Dewan Komisaris dan Direksi melakukan identifikasi dan mengelola dampak ekonomi, lingkungan, dan sosial terhadap Bank Mandiri. Hal ini dilakukan melalui konsultasi dengan para pemangku kepentingan, seperti pemegang saham, regulator, wakil karyawan dan lainnya. [GRI 102-29]. Dewan Komisaris dan Direksi juga menerima masukan dari para pemangku kepentingan mengenai topik-topik ekonomi, lingkungan, dan sosial. Bank Mandiri menempatkan posisi pemangku kepentingan sebagai pihak yang memiliki peran dalam pengembangan Bank Mandiri dan terdampak oleh operasional Bank Mandiri. Masukan-masukan dari para pemangku kepentingan ini disampaikan melalui RUPS, konsultasi dengan regulator, laporan-laporan pertemuan

To implement sustainable governance, Bank Mandiri has specifically established ESG (Environmental, Social, Governance) Unit also known as the ESG Related Unit [GRI 102-20] [OJK E.1]. The unit is led by the Board of Directors level and reports to the Risk Management Policy & Committee (RMPC) under the Board of Directors. Through the Minutes of the RMPC Meeting, the authority for ESG topics is delegated to the ESG Related Unit. [GRI 102-18] [GRI 102-19]

In relation to sustainability policies, strategies, and targets (economic, environmental and social topics), the Board of Commissioners determines the Company's direction which is then realized by the Board of Directors through Bank Mandiri's policies and strategies. [GRI 102-26]. The Board of Commissioners and the Board of Directors identify and manage the economic, environmental, and social impacts of Bank Mandiri. This is carried out in consultation with stakeholders, such as shareholders, regulators, and employee representatives. [GRI 102-29]. The Board of Commissioners and the Board of Directors also receive input from stakeholders on economic, environmental, and social topics. Bank Mandiri places the position of stakeholders as parties who have a role in the development of Bank Mandiri and are affected by Bank Mandiri's operations. The inputs from the stakeholders are conveyed through the GMS, consultations with regulators, reports on meetings with the community, employees, and others. The inputs are taken

dengan masyarakat, karyawan, dan lainnya. Masukan-masukan ini menjadi bahan pertimbangan dalam menetapkan kebijakan dan arah Bank Mandiri. [GRI 102-21]

Terkait laporan keberlanjutan, Dewan Komisaris dan Direksi mendukung penuh penerbitan laporan keberlanjutan yang telah secara teratur diterbitkan oleh Bank Mandiri sejak tahun 2012. Dalam prosesnya, penerbitan Laporan Keberlanjutan didelegasikan kepada *ESG Related Unit* sebagai posisi yang secara formal mengkaji dan menyediakan laporan keberlanjutan yang selaras dengan best practices, serta memastikan bahwa seluruh topik material dicakup. Member *ESG Related Unit* yang bertanggung jawab atas hal tersebut adalah Investor Relation dan Corporate Secretary Group. Untuk dapat diterbitkan, Laporan Keberlanjutan perlu disetujui oleh seluruh Direksi dan Dewan Komisaris melalui Surat Pernyataan Direksi dan Dewan Komisaris tentang Tanggung Jawab atas Laporan Keberlanjutan yang berisi Direksi dan Dewan Komisaris menjamin kebenaran isi laporan. [GRI 102-32]

Dewan Komisaris dan Direksi juga melakukan pengkajian efektivitas proses manajemen risiko organisasi untuk topik ekonomi, lingkungan, dan sosial melalui berbagai masukan yang diterima dalam pertemuan-pertemuan resmi, maupun melalui laporan berkala. [GRI 102-30]. Dewan Komisaris melakukan pemeriksaan terhadap manajemen risiko setidaknya setahun satu kali dalam RUPS, namun bila dibutuhkan, tidak menutup kemungkinan untuk kajian-kajian di luar kesempatan itu. [GRI 102-31]

into consideration in setting Bank Mandiri's policies and directions. [GRI 102-21]

In relation to the sustainability report, the Board of Commissioners and the Board of Directors fully support the issuance of sustainability report which have been regularly issued by Bank Mandiri since 2012. In the process, the issuance of the Sustainability Report is delegated to the ESG Related Unit as a position that formally reviews and provides sustainability report in accordance with the best practices, as well as ensures that all material topics are covered. Members of the ESG Related Unit who are responsible for the duties are Investor Relations and Corporate Secretary Group. In order to be published, the Sustainability Report must be approved by the entire Board of Directors and the Board of Commissioners through a Statement Letter from the Board of Directors and the Board of Commissioners regarding Responsibility for the Sustainability Report stating that the Board of Directors and Board of Commissioners guarantee the correctness of the contents of the report. [GRI 102-32]

The Board of Commissioners and the Board of Directors also assess the effectiveness of the organization's risk management process for economic, environmental, and social topics through various inputs received in official meetings, as well as through periodic reports. [GRI 102-30]. The Board of Commissioners assesses risk management at a minimum once a year at the GMS, but if needed, it is possible to conduct assessments outside of GMS. [GRI 102-31]

PERMASALAHAN KRITIS DALAM KEUANGAN BERKELANJUTAN CRITICAL ISSUES IN SUSTAINABLE FINANCE

Kerangka kerja dan tata kelola manajemen risiko di Bank Mandiri terdiri dari Dewan Komisaris yang menjalankan fungsi pengawasan risiko secara rutin melalui Komite Pemantau Risiko. Dalam meninjau keefektifan manajemen risiko terkait ESG, pada tahun pelaporan, Dewan Komisaris melalui Rapat Komite Pemantau Risiko mengomunikasikan beberapa permasalahan kritis dalam implementasi Keuangan Berkelanjutan yang perlu diperhatikan. Terdapat 6 (enam) permasalahan kritis yang bersifat strategis dan administratif, yaitu seputar implementasi RAKB dan keuangan berkelanjutan. Setiap masalah tersebut ditindaklanjuti oleh departemen terkait. Masalah tersebut adalah: [GRI 102-33] [GRI 102-34]

1. Memastikan konsistensi dan keselarasan RAKB Bank Mandiri tahun 2022 – 2026 dengan strategi bisnis sebagaimana ditetapkan dalam *Corporate Plan* tahun 2020 – 2024 serta RKAP Tahun 2022 dan RBB tahun 2022- 2024, terutama terkait inisiatif pembiayaan pada *green sectors*.

Menindaklanjuti hal tersebut, maka Bank Mandiri telah melakukan keselarasan inisiatif RAKB 2022-2026 dengan RKAP 2022, Kontrak Management 2022, dan *Corporate Plan* 2020-2024 baik di pilar *Sustainable Banking* (termasuk *green financing*), pilar *Sustainable*

Risk management framework and governance at Bank Mandiri consists of the Board of Commissioners who carries out the risk monitoring function on a regular basis through the Risk Monitoring Committee. In reviewing the effectiveness of risk management related to ESG, in the reporting year, the Board of Commissioners through the Risk Monitoring Committee Meeting communicated several critical issues in the implementation of Sustainable Finance that need attention. There were 6 (six) critical strategic and administrative issues, namely the implementation of RAKB and sustainable finance. Each of the issues was followed up by the relevant department. The issues are: [GRI 102-33] [GRI 102-34]

1. Ensuring consistency and alignment of Bank Mandiri's 2022-2026 RAKB with the business strategy as set out in the 2020-2024 Corporate Plan and the 2022-2024 RKAP as well as the 2022-2024 RBB, particularly related to financing initiatives in the green sectors.

Following up on this matter, Bank Mandiri has aligned the 2022-2026 RAKB initiative with the 2022 RKAP, the 2022 Management Contract, and the 2020-2024 Corporate Plan in the Sustainable Banking pillar (including green financing), the Sustainable Operation



Operation, dan Pilar Sustainable CSR Financial Inclusion antara lain sebagai berikut:

- a. Pada pilar *Sustainable Banking*, inisiatif akan difokuskan pada *capability development* dan implementasi *ESG Checklist* di debitur *piloting* pada 5 sektor prioritas (CPO, konstruksi, energi dan air, FMCG, *Metal Mining*), meningkatkan *green project* di bidang energi terbarukan dan *clean transportation* serta pengembangan *Framework Sustainability Product*. Inisiatif di RAKB pada pilar ini selaras dengan Visi Misi dan Strategi 331.
 - b. Pada pilar *Sustainable Operation*: inisiatif *green operation* di RAKB selaras dengan Top 10 Project CAPEX Non IT RKAP 2022; inisiatif *green campaign* di RAKB selaras dengan Internalisasi *Business Mindset* dan agresif namun *prudent* di RKAP 2022; serta inisiatif *ESG Rating Score* aspek *Privacy Data Security* di RAKB selaras dengan KPI Direksi 2022 yaitu *zero cyber security incident with loss > Rp50 Miliar* dan *IT Maturity Level* lebih baik dari batas yang ditetapkan oleh Kementerian BUMN.
 - c. Pada pilar *Sustainable CSR & FI*, inisiatif inklusi keuangan untuk mendorong akuisisi Mandiri Agen dengan kualitas AsdC di level 60%, selaras dengan inisiatif di RKAP 2022 terkait peningkatan kualitas Mandiri Agen khususnya di komunitas pasar dan kelompok pertanian.
2. Memastikan inisiatif RAKB beserta indikator keberhasilan yang ditetapkan agar diturunkan (*cascade*) sampai dengan tingkat terendah dalam organisasi perusahaan agar seluruh unit kerja konsisten menjalankan inisiatif lingkungan, sosial dan tata kelola Bank Mandiri.

Selaras dengan komitmen Pemerintah Indonesia dalam Penanganan Perubahan Iklim di UN Climate Change of Parties 26 (COP 26) serta menindaklanjuti arahan dari Kementerian BUMN, maka telah dipastikan dalam Kontrak Manajemen Bank Mandiri (KPI Kolegial Direksi) tahun 2022, mencakup faktor lingkungan, sosial dan tata kelola. Hal tersebut tentunya mendorong seluruh unit kerja untuk dapat konsisten menjalankan inisiatif LST.

3. Memastikan pemerataan pemahaman inisiatif LST Bank Mandiri oleh seluruh unit kerja melalui kampanye yang terstruktur di media internal dan menjadi bagian penting dari budaya organisasi.

Untuk memastikan bahwa program LST Bank Mandiri disampaikan ke seluruh unit kerja, maka pada tahun 2021 Bank Mandiri meluncurkan program budaya "Mandirian BerNYALI" (Mandirian Bergerak Nyata Untuk Lingkungan) dengan melibatkan Mandirian Culture Squad dan Community Squad. Selanjutnya di tahun 2022 untuk meningkatkan kesadaran LST pada seluruh pegawai, maka Bank Mandiri melakukan strategi pengembangan modul pembelajaran LST pada seluruh pegawai yang bersifat wajib seperti yang tercantum dalam inisiatif RAKB 2022 - 2026.

pillar, and the Sustainable CSR Financial Inclusion pillar as follows:

- a. In the *Sustainable Banking* pillar, the initiative will focus on *capability development* and implementation of the *ESG Checklist* for piloting debtors in 5 priority sectors (CPO, construction, energy and water, FMCG, *Metal Mining*), increasing *green projects* on renewable energy and *clean transportation* as well as the development of *Sustainability Product Framework*. Initiatives in RAKB on this pillar are in line with Vision, Mission and Strategy 3-3-1.
 - b. On the *Sustainable Operation* pillar: the *green operation* initiative in RAKB is in line with the Top 10 Project CAPEX Non-IT of the 2022 RKAP; the *green campaign* initiative in RAKB is in line with the Internalization of *Business Mindset* and is aggressive but prudent in the 2022 RKAP; and the *ESG Rating Score* initiative for the *Privacy Data Security* aspect in the RAKB is in line with the 2022 KPI of the Board of Directors, namely *zero cyber security incident with loss > Rp50 billion* and the *IT Maturity Level* is better than the limit set by the Ministry of SOEs.
 - c. In the *Sustainable CSR & FI* pillar, financial inclusion initiative to boost the acquisition of Mandiri Agen with AsdC quality at the level of 60% is in line with the initiative in the 2022 RKAP related to improving the quality of Mandiri Agen, especially in the market communities and agricultural groups.
2. Ensuring that the RAKB initiative along with the established indicators of success is cascaded down to the lowest level within the company so that all work units are consistent in implementing Bank Mandiri's environmental, social and governance initiatives.

In line with the commitment of the Indonesian Government in Handling Climate Change at the COP 26 UN Climate Change Conference and following up on directions from the Ministry of SOEs, it has been confirmed that the Bank Mandiri Management Contract (KPI of the Board of Directors collegially) in 2022 covers environmental, social and governance factors. This encourages all work units to consistently carry out ESG initiatives.

3. Ensuring equal understanding of Bank Mandiri's ESG initiatives by all work units through structured campaigns in internal media and becoming an important part of the organizational culture.

To ensure that Bank Mandiri's ESG programs are presented to all work units. In 2021, Bank Mandiri launched the "Mandirian BerNYALI" culture program (Mandirian BerNYALI) (Mandirian Contributed to Environment) involving the Mandirian Culture Squad and Community Squad. Furthermore, in 2022, to increase ESG awareness among all employees, Bank Mandiri will implement a strategy of developing mandatory ESG learning modules for all employees as stated in the 2022-2026 RAKB initiative.

4. Meningkatkan intensitas *disclosure* LST Bank Mandiri dalam laporan yang disampaikan kepada pemegang saham/investor dan publikasi kepada masyarakat, baik melalui media cetak maupun elektronik.

Menindaklanjuti hal tersebut, maka Bank Mandiri dengan konsisten setiap triwulan mengkomunikasikan pencapaian kinerja LST dalam *Analyst Meeting* dan *Public Expose* kepada investor dan berbagai media. Selain itu, Bank juga melakukan upaya peningkatan kualitas komunikasi atas implementasi LST Bank Mandiri melalui penyusunan Laporan Keberlanjutan 2021 menggunakan Standar GRI *Comprehensive*, di mana pada tahun-tahun sebelumnya, penyusunan laporan menggunakan Standard GRI *Core*.

5. Sejalan dengan inisiatif *Sustainable Development Goals – No Poverty*, Bank Mandiri perlu mensinergikan inisiatif program RAKB dengan program strategis Pemerintah untuk mempercepat implementasi SDGs tersebut guna menghapus kemiskinan ekstrim pada tahun 2024.

Menindaklanjuti hal tersebut, maka Bank Mandiri bersinergi dengan Pemerintah dalam pengentasan kemiskinan ekstrim di provinsi dan kabupaten yang telah ditetapkan sesuai dengan arahan Presiden, antara lain:

- a. Pengembangan Sentra Pengolahan Beras Terpadu (SPBT) di Kabupaten Pamarican dan Kebumen (Provinsi Jawa Barat sebagai daerah prioritas pemerintah), yang mampu menyerap 10ribu ton produksi beras dan kontribusi peningkatan pendapatan 9.000 petani sekitar sebesar Rp12,5 miliar. Melalui SPBT Pamarican, Bank Mandiri juga berhasil menyalurkan KUR kepada 4.000 petani senilai Rp50 miliar. Selain itu, SPBT Kebumen juga telah mendapat apresiasi dari Kementerian Pertanian sebagai program percontohan nasional dengan melibatkan 14 GAPOKTAN (Gabungan Kelompok Tani)
- b. Dipercaya oleh Kementerian Pertanian sebagai coordinator “Major Project Korporasi Petani Kopi” di Kabupaten Bandung dengan membentuk lembaga PT Javapreanger Lestari Mandiri.
- c. Pembagian 250.000 paket sembako yang meliputi wilayah Papua, Maluku, Kupang dan beberapa kota lainnya di Indonesia Timur
- d. Melakukan pengentasan kemiskinan di lokasi-lokasi kumuh di perkotaan meliputi wilayah Jakarta (Jakarta Selatan dan Jakarta Barat) serta Surabaya melalui program Raising Urban Eco-Livin.
- e. Selain mendukung pemerintah dalam pengentasan kemiskinan ekstrim, Bank Mandiri juga aktif mendukung lingkungan dengan Menjadi Bank Peduli Difabel yang berkolaborasi bersama 35 yayasan/SLB/komunitas, NPC dan atlet disabilitas; menjadi Bank Peduli Digital Edukasi melalui program Mandiri Edukasi yang mencakup 13 provinsi, 126 sekolah, dan 840 guru di daerah terpencil; serta menjadi Bank Peduli Pahlawan dengan menyalurkan beasiswa kepada 2.600 putra-putri TNI-Polri.

6. Dalam implementasi *sustainable finance*, Bank Mandiri tidak hanya memperhatikan kepemilikan sertifikasi lingkungan yang diperoleh debitur (RSPO/ISPO) namun

4. Increasing the intensity of Bank Mandiri’s ESG disclosure in reports submitted to shareholders/investors and publications to the public, both through print and electronic media.

Following up on this matter, Bank Mandiri consistently communicates ESG performance achievements at Analyst Meetings and Public Exposes every quarter to investors and various media. In addition, Bank Mandiri also makes efforts to improve the quality of communication on Bank Mandiri’s ESG implementation through the preparation of the 2021 Sustainability Report using the GRI Comprehensive Standard, whereas, in previous years, the report was prepared using the GRI Core Standard.

5. In line with the Sustainable Development Goals – No Poverty initiative, Bank Mandiri synergizes the RAKB program initiative with the Government’s strategic program to accelerate the implementation of SDGs to eradicate extreme poverty by 2024.

Following up on this matter, Bank Mandiri synergizes with the Government in alleviating extreme poverty in predetermined provinces and regencies in accordance with the President’s directives, including:

- a. Developing the Integrated Rice Processing Center (SPBT) in Pamarican and Kebumen Regencies (West Java Province as government priority areas), which can absorb 10 thousand tons of rice production and contribute to an increase in the income of 9,000 farmers of Rp12.5 billion. Through SPBT in Pamarican Regency, Bank Mandiri has distributed People’s Business Credit (KUR) to 4,000 farmers of Rp50 billion. In addition, SPBT in Kebumen Regency has also received an appreciation from the Ministry of Agriculture as a national pilot program involving 14 GAPOKTAN (Farmers Group Association)
- b. Trusted by the Ministry of Agriculture as the coordinator of the “Major Project for Coffee Farmers Corporation” in Bandung Regency by establishing PT Javapreanger Lestari Mandiri.
- c. Distributing 250,000 basic food packages covering the areas in Papua, Maluku, Kupang and several other cities in Eastern Indonesia.
- d. Carrying out poverty alleviation in slums in urban areas covering Jakarta (South Jakarta and West Jakarta) and Surabaya through the Raising Urban Eco-Livin program.
- e. In addition to supporting the government in alleviating extreme poverty, Bank Mandiri also actively supports the environment by becoming a Disability Care Bank in collaboration with 35 foundations/special schools/communities, NPCs and athletes with disabilities; becoming a Digital Education Care Bank through the Mandiri Education program covering 13 provinces, 126 schools, and 840 teachers in remote areas; as well as becoming a Heroes Care Bank by distributing scholarships to 2,600 TNI-Polri sons and daughters.

6. In implementing sustainable finance, Bank Mandiri does not only consider the ownership of environmental certification obtained by the



juga memperhatikan aspek lingkungan lainnya secara *holistic* seperti deforestasi.

Menindaklanjuti hal tersebut, maka upaya yang dilakukan oleh Bank Mandiri adalah fokus pada inisiatif yang mendorong peningkatan *green product* seperti *Sustainable Bond*, FLPP kepada masyarakat berpenghasilan rendah, KSM Solar Panel, dan KKB Mobil Listrik. Selain itu, dalam pengungkapan LST pada Laporan Keberlanjutan 2021, Bank Mandiri juga mendorong perhitungan *metric carbon* di aspek 1 dan 2 (aktivitas operasional) sesuai Task Force on Climate Related Financial Disclosure (TCFD).

debtors (RSPO/ISPO), but also considers other holistic environmental aspects such as deforestation.

Following up on this matter, Bank Mandiri made efforts with an emphasis on initiatives that encourage the improvement of green products such as Sustainable Bonds, FLPP for low-income communities, Solar Panel KSM, and Electric Car KKB. In addition, in the ESG disclosure in the 2021 Sustainability Report, Bank Mandiri also encourages the calculation of carbon metrics in aspects 1 and 2 (operational activities) in accordance with the Task Force on Climate-Related Financial Disclosure (TCFD).

KEBIJAKAN REMUNERASI

REMUNERATION POLICY

[GRI 102-35]

Bank Mandiri telah menerapkan kebijakan tata kelola remunerasi berdasarkan Peraturan OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum. Remunerasi merupakan imbalan yang ditetapkan dan diberikan kepada Dewan Komisaris, Direksi dan/atau Pegawai baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya. Remunerasi Bank Mandiri disusun dengan tujuan untuk dapat menarik, mempertahankan, memotivasi, dan meningkatkan keterikatan pegawai agar secara terus-menerus memberikan kinerja yang optimal, mendukung visi, misi, dan strategi Bank Mandiri. Kebijakan remunerasi ditetapkan sesuai dengan kinerja Dewan Komisaris serta Direksi yang dinilai dalam topik-topik ekonomi, sosial dan lingkungan.

Untuk mengetahui posisi remunerasi Bank terhadap kondisi pasar, setiap tahun Bank Mandiri turut berpartisipasi dalam *Annual Salary Survey* yang diselenggarakan oleh pihak ketiga yang independen dan kompeten. Hasil kajian dari survei tersebut digunakan sebagai dasar dalam menyesuaikan strategi remunerasi Bank Mandiri untuk selanjutnya diusulkan dalam rapat direksi agar dapat disetujui.

Penetapan remunerasi bagi badan tata kelola dilakukan dengan memperhatikan prinsip kehati-hatian untuk mewujudkan *prudent risk taking* guna menjaga kelangsungan usaha Bank Mandiri. Dewan Komisaris telah membentuk Komite Remunerasi dan Nominasi yang bertujuan untuk membuat suatu sistem remunerasi bagi Dewan Komisaris dan Direksi yang akan menjadi bagian dari pedoman kebijakan tata kelola perusahaan serta akan menjadi dasar bagi Dewan Komisaris dan RUPS dalam menetapkan remunerasi anggota Dewan Komisaris dan/atau anggota Direksi. Proses penetapan remunerasi adalah sebagai berikut: [GRI 102-36]

Bank Mandiri has implemented a remuneration governance policy based on Financial Services Authority Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks. Remuneration is a reward determined and given to the Board of Commissioners, the Board of Directors and/or Employees, both permanent and non-permanent in the form of cash and non-cash in accordance with their duties, authorities, and responsibilities. Bank Mandiri's remuneration is prepared with the aim of attracting, retaining, motivating, and increasing employee engagement in order to continuously provide optimal performance, support Bank Mandiri's vision, mission and strategy. The remuneration policy is determined in accordance with the performance of the Board of Commissioners and Directors which are assessed on economic, social and environmental topics.

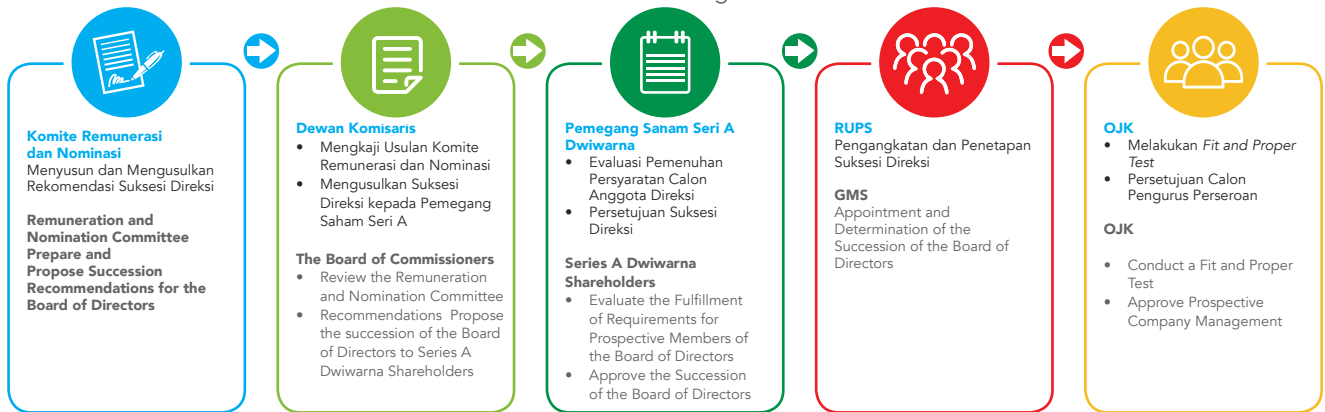
To determine Bank Mandiri's remuneration position on market conditions, Bank Mandiri participates in the Annual Salary Survey every year organized by independent and competent third parties. The results of the study from the survey were used as a basis for adjusting Bank Mandiri's remuneration strategy to be further proposed at the Board of Directors meeting for approval.

The determination of remuneration for the governance body is carried out by upholding the principle of prudential to realize prudent risk-taking to maintain corporate sustainability. The Board of Commissioners has formed a Remuneration and Nomination Committee which aims to create a remuneration system for the Board of Commissioners and Directors that will be part of guidelines for corporate governance policies and will be the basis for the Board of Commissioners and GMS in determining the remuneration of members of the Board of Commissioners and/or members of the Board of Directors. The determination of remuneration is carried out with the following procedures: [GRI 102-36]

Dalam penetapan remunerasi, Komite Remunerasi dan Nominasi mendapatkan pertimbangan dari pemangku kepentingan melalui RUPS. Selain itu, hasil *benchmarking*

In determining remuneration, the Remuneration and Nomination Committee receives consideration from stakeholders through the GMS. In addition, the results of

Prosedur Penetapan Remunerasi Procedure for Determining Remuneration



remunerasi karyawan, pejabat eksekutif, anggota Direksi dan anggota Dewan Komisaris dengan industri sejenis (peer group) juga menjadi pertimbangan dalam penetapan remunerasi. Bank Mandiri juga memperhatikan masukan dari para regulator dalam bentuk peraturan perundangan yang berlaku. [GRI 102-37]

benchmarking the remuneration of employees, executive officers, members of the Board of Directors and members of the Board of Commissioners with similar industries (peer groups) are also considered in determining remuneration. Bank Mandiri also considers input from regulators in the form of applicable laws and regulations. [GRI 102-37]

Struktur remunerasi Direksi dan Dewan Komisaris dapat dilihat secara lebih lengkap pada halaman 676-679 Laporan Tahunan Bank Mandiri Tahun 2021.

Detailed remuneration structure of the Board of Directors and the Board of Commissioners can be seen on pages 676-679 of Bank Mandiri's 2021 Annual Report.

Rasio Kompensasi Tahunan Bank Mandiri [GRI 102-38] [GRI 102-39]

Bank Mandiri senantiasa menaati seluruh aturan yang berlaku terkait remunerasi kepada pegawai. Besaran remunerasi yang diberikan telah disesuaikan dengan ketentuan yang berlaku dan berada di atas standar Upah Minimum yang berlaku di wilayah operasional Bank Mandiri. Terkait dengan remunerasi, Bank Mandiri senantiasa berupaya menjaga remunerasi pegawai agar tetap kompetitif dan sesuai dengan strategi remunerasi Bank.

Bank Mandiri's Annual Compensation Ratio [GRI 102-38] [GRI 102-39]

Bank Mandiri always complies with all applicable regulations regarding remuneration employees. The amount of remuneration provided has been adjusted to the applicable provisions and was above the Minimum Wage standard applicable in the operational area of Bank Mandiri. In relation to remuneration, Bank Mandiri always strives to maintain employee remuneration to remain competitive and in accordance with the Bank's remuneration strategy.

Berikut adalah rasio gaji tertinggi dan terendah Bank Mandiri selama tahun 2021.

The following is Bank Mandiri's highest and lowest salary ratio throughout 2021.

Rasio Gaji Tertinggi dan Terendah Highest and Lowest Salary Ratio

| Uraian | Rasio | Description |
|--|---------|--|
| Gaji Pegawai tertinggi dan terendah | 35,77:1 | Highest and Lowest Employee Salary |
| Gaji Pegawai tertinggi dan Median Gaji Pegawai | 26,11:1 | Highest Employee Salary and Median Employee Salary |
| Gaji Direksi tertinggi dan terendah | 1,17:1 | Highest and Lowest the Board of Director Salary |
| Gaji Komisaris tertinggi dan terendah | 1,11:1 | Highest and Lowest the Board of Commissioners Salary |

Rasio kompensasi tahunan bagi karyawan dengan bayaran tertinggi dibandingkan dengan nilai tengah kompensasi tahunan karyawan adalah 26,11:1. Sedangkan rasio persentase kenaikan gaji tahunan adalah 0,8:1.

The annual compensation ratio between the highest employee salary and median employee salary is 26.11:1. Meanwhile, the annual salary increase percentage ratio is 0.8:1.

PELIBATAN PEMANGKU KEPENTINGAN STAKEHOLDER ENGAGEMENT

[OJK E.4]

Pemangku kepentingan merupakan kelompok individu yang berperan penting dalam perkembangan Bank Mandiri untuk mewujudkan tujuannya. Selain itu, pemangku kepentingan juga dipengaruhi oleh kegiatan bisnis Bank Mandiri. Untuk itu, Bank Mandiri berupaya untuk memenuhi harapan para pemangku kepentingannya melalui komunikasi yang efektif dan pembinaan hubungan yang harmonis.

Stakeholders are groups of individuals who play an important role in the development of Bank Mandiri to achieve its goals. In addition, stakeholders are also affected by Bank Mandiri's business activities. For this reason, Bank Mandiri strives to meet the expectations of its stakeholders through effective communication and fostering harmonious relationships.

| Pemangku Kepentingan Stakeholders [GRI 102-40] | Basis Penetapan Basis of Identification [GRI 102-42] | Topik Topic [GRI 102-44] | Metode Pelibatan/ Komunikasi Engagement Method/ Communication [GRI 102-43] | Frekuensi Pertemuan Frequency of Approach [GRI 102-43] |
|--|---|---|--|---|
| Pemegang saham Shareholders | Hubungan ekonomi, kepemilikan dan legal Economic, ownership and legal relations | <ol style="list-style-type: none"> Peningkatan kinerja Bank Mandiri yang semakin membaik. Nilai saham yang tumbuh positif. <ol style="list-style-type: none"> Improved performance of the Company. Positively growing value of shares | <ol style="list-style-type: none"> Penguatan kemampuan, ketrampilan dan keahlian pegawai. Meningkatkan Kinerja Perusahaan. <ol style="list-style-type: none"> Strengthening Employees' ability, skills and expertise. Improving Company Performance. | Komunikasi dilakukan dengan menyelenggarakan RUPS atau pertemuan sesuai dengan kebutuhan. Communication was carried out by holding a GMS or meeting as needed. |
| Masyarakat Community | Relasi sosial, lisensi sosial, tanggung jawab sosial, serta kedekatan dengan Bank Mandiri Social relations, social license, and social responsibility as well as closeness | <ol style="list-style-type: none"> Progress dan pengembangan program TJSL. Meningkatnya kesempatan kerjasama dalam program program TJSL.. Peningkatan edukasi dan pemahaman penggunaan keuangan yang efektif. <ol style="list-style-type: none"> Progress and development TJSL (Social and Environmental Responsibility) program. Increase in the opportunity of cooperation in TJSL program. Improved education and understanding effective financial use. | <ol style="list-style-type: none"> Optimalisasi program TJSL. Meningkatkan jumlah mitra binaan baru. Memberikan konsultasi dan pelatihan yang lebih luas mengenai perencanaan keuangan kepada masyarakat luas. <ol style="list-style-type: none"> Optimization of TJSL program Increasing the number of new fostered partners. Providing broader consultation and training on financial planning to the wider community. | Pemberdayaan, Kolaborasi, dan Konsultasi <ol style="list-style-type: none"> Menyelenggarakan Program TJSL Non Pendanaan UMK. Menyelenggarakan Program Wirausaha Muda Mandiri. Menyelenggarakan konsultasi edukasi tentang perencanaan keuangan. Menyertakan perguruan tinggi dan pihak ketiga dalam pendampingan pelaksanaan program TJSL. Empowerment, Collaboration, and Consultation <ol style="list-style-type: none"> Organizing MSE Non-Funding TJSL Program Organizing Mandiri Young Entrepreneur Program. Organizing educational consultations on financial planning. Involving universities and third parties in assisting the implementation of TJSL Program. |

| Pemangku Kepentingan Stakeholders [GRI 102-40] | Basis Penetapan Basis of Identification [GRI 102-42] | Topik Topic [GRI 102-44] | Metode Pelibatan/ Komunikasi Engagement Method/ Communication [GRI 102-43] | Frekuensi Pertemuan Frequency of Approach [GRI 102-43] |
|---|--|---|---|---|
| Karyawan, organisasi karyawan Employee, Employee Organizations | Legal dan pemangku kepentingan yang membantu pencapaian tujuan perusahaan Legal and stakeholders who assisted to achieve the company goals | <ol style="list-style-type: none"> 1. Hak-hak pegawai. 2. Meningkatkan efektivitas hubungan manajemen dan pegawai. <ol style="list-style-type: none"> 1. Employee's Rights. 2. Improving the effectiveness of management and employee relations. | <ol style="list-style-type: none"> 1. Memberikan hak penuh kepada pegawai terhadap PKB yang telah ditetapkan. 2. Konsistensi melakukan pertemuan berkala dalam berbagai forum antara manajemen dengan pegawai. <ol style="list-style-type: none"> 1. Granting full rights to employees to CLA that has been set. 2. Consistently organizing regular meetings in various forums between management and employees. | <p>Konsultasi dan Komunikasi</p> <ol style="list-style-type: none"> 1. Menjamin pemenuhan hak-hak normatif. 2. Menjamin kebebasan berserikat dan hak menyatakan pendapat. 3. Mengadakan pertemuan berkala dalam forum bipartit antara Bank Mandiri dan serikat pegawai. 4. Menyusun dan membuat kesepakatan kerja bersama. <p>Consultation and Communication</p> <ol style="list-style-type: none"> 1. Ensuring the fulfillment of normative rights. 2. Ensuring freedom of association and right to express opinions. 3. Conducting regular meetings in bipartite forums between Bank Mandiri and labor unions. 4. Developing and creating collective labor agreements |
| Pemerintah, regulator, legislatif nasabah Government, Regulator, Legislative Customer | Legal dan kepentingan Lembaga Jasa Keuangan Legal and the interests of the Financial Service Institution | <ol style="list-style-type: none"> 1. Kepatuhan terhadap seluruh regulasi yang berlaku 2. Tata kelola Perusahaan yang baik 3. Kerja sama dalam program CSR <ol style="list-style-type: none"> 1. Compliance with all applicable regulations 2. Good corporate governance 3. Cooperation in CSR programs | <ol style="list-style-type: none"> 1. Melakukan evaluasi secara berkala sebagai alat ukur efektivitas kepatuhan terhadap regulasi yang berlaku. 2. Meningkatkan program-program <ol style="list-style-type: none"> a. Anti Korupsi b. Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT). 3. Meningkatkan kerja sama program-program CSR dengan Pemerintah. <ol style="list-style-type: none"> 1. Conducting a periodic evaluation as means of compliance with applicable regulations. 2. Improving <ol style="list-style-type: none"> a. Anti-Corruption b. Anti-Money Laundering and Counter Financing of Terrorism (AML-CFT) programs. 3. Improving the cooperation of CSR programs with the Government. | <p>Kolaborasi, Konsultasi dan Komunikasi</p> <ol style="list-style-type: none"> 1. Mematuhi seluruh regulasi yang berlaku. 2. Membayar pajak, retribusi dan Penerimaan Negara Bukan Pajak (PNBP) sesuai peraturan perundang-undangan. 3. Melakukan partisipasi aktif dalam musyawarah rencana pembangunan daerah (Musrenbang) 4. Meminta masukan berbagai lembaga pemerintah terhadap aspek-aspek operasional Bank Mandiri. <p>Collaboration, Consultation and Communication</p> <ol style="list-style-type: none"> 1. Complying with all applicable regulations. 2. Paying taxes, levies and Non-Tax State Revenues (PNBP) in accordance with laws and regulations. 3. Actively participating in the deliberation of the regional development plan (Musrenbang) 4. Inquiring input from Various government Institutions on the operational aspect of Bank Mandiri. |



| Pemangku Kepentingan Stakeholders [GRI 102-40] | Basis Penetapan Basis of Identification [GRI 102-42] | Topik Topic [GRI 102-44] | Metode Pelibatan/ Komunikasi Engagement Method/ Communication [GRI 102-43] | Frekuensi Pertemuan Frequency of Approach [GRI 102-43] |
|--|--|--|---|--|
| Nasabah Customer | Hubungan ekonomi Economic relations | <ol style="list-style-type: none"> 1. Peningkatan intensitas penyelenggaraan edukasi terkait produk dan layanan keuangan Bank Mandiri, terutama bagi nasabah baru dan masyarakat yang belum teredukasi akses keuangan. 2. Peningkatan fasilitas dan akses perbankan serta keamanan transaksi. 3. Transparansi informasi layanan Perusahaan. <ol style="list-style-type: none"> 1. Increasing intensity of education related to the Company's financial products and services especially for new customers and unadjusted people access to finance. 2. Improving the Facility and access to banking and transaction security. 3. Transparency of the Company's service information. | <ol style="list-style-type: none"> 1. Konsistensi penyelenggaraan program-program edukasi terbuka kepada setiap nasabah Bank Mandiri. 2. Meningkatkan sistem pada fasilitas dan keamanan transaksi perbankan. 3. Memberikan informasi akurat kepada setiap nasabah mengenai informasi terkini produk dan layanan perbankan. <ol style="list-style-type: none"> 1. Consistently implementing open education programs for each Bank Mandiri's customer. 2. Improving the System on the facility and security of banking transactions. 3. Providing accurate information to all customers regarding the latest information on banking products and services. | <p>Konsultasi dan Informasi</p> <ol style="list-style-type: none"> 1. Memastikan pelayanan dan jaminan kualitas produk keuangan. 2. Menyelenggarakan mekanisme pengaduan dan tindak lanjutnya. 3. Melakukan survei kepuasan pelanggan. 4. Menjaga privasi pelanggan. 5. Adanya <i>forum Customer Gathering</i>. <p>Consultation and Information</p> <ol style="list-style-type: none"> 1. Ensuring service and quality assurance of financial products. 2. Organizing a complaint mechanism and its follow-up. 3. Conducting customer satisfaction surveys. 4. Maintaining customer privacy. 5. Conducting Customer Gathering forum. |
| Rekanan Partners | Hubungan ekonomi dan legal Economic and legal relations | <p>Transparansi dalam proses pengadaan</p> <p>Transparency in the procurement process</p> | <p>Melaksanakan sistem pengadaan yang mematuhi prinsip-prinsip panduan kerja dan standar etika.</p> <p>Implementing the procurement system that adhered to guiding principles and ethical standards.</p> | <p>Kolaborasi dan Informasi</p> <ol style="list-style-type: none"> 1. Membuat kontrak kerja 2. Melakukan pengawasan serta evaluasi terhadap kontrak kerja. 3. Memberikan sanksi penghentian kontrak kerja sama apabila ada pelanggaran. <p>Collaboration and Information</p> <ol style="list-style-type: none"> 1. Preparing cooperation agreement. 2. Monitoring and evaluating the cooperation agreement. 3. Providing sanction of cooperation agreement if there is a violation. |
| Media massa Mass media | Relasi sosial, lisensi sosial Social relations, social license | <p>Keterbukaan informasi yang akurat dan terkini</p> <p>Open access to accurate and up-to-date information.</p> | <p>Memberikan informasi akurat mengenai berita terkini Bank Mandiri.</p> <p>Providing accurate information on the latest news of Bank Mandiri.</p> | <p>Informasi</p> <ol style="list-style-type: none"> 1. Melaksanakan prinsip-prinsip keterbukaan informasi 2. Melakukan kunjungan ke unit bisnis Perusahaan untuk memperluas dan memahami bisnis bank. <p>Information</p> <ol style="list-style-type: none"> 1. Implementing the principles of information openness 2. Organizing a visit to the Company's business unit to expand and understand the bank's business. |



09.

TENTANG LAPORAN ABOUT THE REPORT





“
Laporan keberlanjutan ini merupakan wujud tanggung jawab kami pada para pemangku kepentingan, dan sarana untuk menyampaikan kemajuan perusahaan dalam topik-topik keberlanjutan.

This sustainability report is both a manifestation of our responsibility to our stakeholders, and a means to communicate the company's progress on sustainability topics.

Bank Mandiri menganggap penting untuk membangun hubungan baik dan mengembangkan kepercayaan para pemangku kepentingan dengan cara menyampaikan kemajuan-kemajuan perusahaan dalam bidang ekonomi, lingkungan dan sosial melalui laporan berkala. Komitmen Bank Mandiri untuk memberikan laporan terkait kinerja ekonomi, lingkungan dan sosial disampaikan melalui laporan keberlanjutan yang diterbitkan setiap tahun. Laporan ini adalah laporan keberlanjutan tahun ke-9 dari Bank Mandiri, yang memuat informasi dari 1 Januari 2021 hingga 31 Desember 2021. Laporan sebelumnya diterbitkan pada bulan Februari 2020. [\[GRI 102-50\]](#) [\[GRI 102-51\]](#) [\[GRI 102-52\]](#)

Tidak ada perubahan signifikan baik dalam organisasi perusahaan maupun rantai pasok. Namun demikian, terdapat perubahan dalam daftar topik material dan *boundary*, karena laporan ini disusun berdasarkan standar GRI (Global Reporting Initiative): pilihan komprehensif. Terdapat juga restatement data 2020 dan 2019 terkait dengan pengungkapan pemakaian energi dan emisi karbon menyesuaikan dengan metodologi yang digunakan dalam tahun 2021. [\[GRI 102-10\]](#) [\[GRI 102-48\]](#) [\[GRI 102-49\]](#) [\[GRI 102-54\]](#)

Laporan keuangan konsolidasian 2021 mencakup laporan keuangan anak perusahaan yaitu: [\[GRI 102-45\]](#)

1. PT Bank Syariah Indonesia Tbk. ("BSI")
2. PT Mandiri Sekuritas
3. PT Mandiri Tunas Finance ("MTF")
4. PT AXA Mandiri Financial Services ("AXA Mandiri")
5. PT Bank Mandiri Taspen
6. Mandiri International Remittance Sendirian Berhad ("MIR")
7. Bank Mandiri (Europe) Limited ("BMEL")
8. PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth")
9. PT Mandiri Utama Finance ("MUF")
10. PT Mandiri Capital Indonesia ("MCI")

STANDAR PELAPORAN REPORTING STANDARDS

Laporan ini telah disusun sesuai dengan standar-standar berikut ini:

1. Standar GRI (Global Reporting Initiative): Pilihan komprehensif.
2. Standar GRI Financial Sector.
3. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017, Tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik.
4. Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.
5. SASB (Sustainability Accounting Standard Board).

Standar-standar tersebut yang diterapkan dalam laporan ini diberi tanda dengan penomoran di dalam kurung berwarna biru (untuk Standar GRI), warna hijau (untuk POJK 51/2017),

Bank Mandiri considers it important to build good relations with stakeholders and further develop stakeholder trust by communicating the company's progress in the economic, environmental and social fields through a periodic report. Bank Mandiri's commitment to providing a report related to company performance in these fields is communicated through a sustainability report that is published annually. This is the 9th sustainability report from Bank Mandiri, containing information from January 1, 2021 to December 31, 2021. The previous report was published in February 2020.

[\[GRI 102-50\]](#) [\[GRI 102-51\]](#) [\[GRI 102-52\]](#)

There were no significant changes in either the company's organization or supply chain. However, there was a change in the list of material topics and boundaries presented, because this report has been prepared in accordance with the comprehensive option of the Global Reporting Initiative (GRI) standard. There was also a restatement of 2020 and 2019 data related to disclosure of energy use and carbon emissions according to the methodology used in 2021.

[\[GRI 102-10\]](#) [\[GRI 102-48\]](#) [\[GRI 102-49\]](#) [\[GRI 102-54\]](#)

The 2021 consolidated financial statement included the subsidiaries' financial statements, namely: [\[GRI 102-45\]](#)

1. PT Bank Syariah Indonesia Tbk. ("BSI")
2. PT Mandiri Sekuritas
3. PT Mandiri Tunas Finance ("MTF")
4. PT AXA Mandiri Financial Services ("AXA Mandiri")
5. PT Bank Mandiri Taspen
6. Mandiri International Remittance Sendirian Berhad ("MIR")
7. Bank Mandiri (Europe) Limited ("BMEL")
8. PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth")
9. PT Mandiri Utama Finance ("MUF")
10. PT Mandiri Capital Indonesia ("MCI")

This report has been prepared in accordance with the following standards:

1. GRI (Global Reporting Initiative) standards: Comprehensive option.
2. GRI Financial Sector Standards.
3. Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies.
4. Financial Services Authority Circular No. 16/SEOJK.04/2021 on the Form and Contents of Annual Report of Issuers or Public Companies.
5. SASB (Sustainability Accounting Standards Board).

The standards implemented in this report are marked with numbering in brackets in blue (for GRI Standards), green (for POJK 51/2017), and blue (for SASB) for relevant topics.

dan warna biru muda (untuk SASB) untuk topik-topik yang relevan. Sedangkan daftar indeks SDGs, GRI, POJK dan SASB disampaikan berturut-turut pada halaman 215, 221, 230 dan 234. [OJK G.4] [GRI 102-55]

Meanwhile, the list of SDGs, GRI, POJK dan SASB indexes is submitted consecutively on pages 215, 221, 230 and 234 [OJK G.4] [GRI 102-55]

JASA ASURANS ASSURANCE SERVICES

Untuk laporan ini, Bank Mandiri menggunakan jasa asurans independen yaitu Moores Rowland Indonesia yang dipilih berdasarkan pertimbangan keahlian dan persyaratan lainnya yang ditetapkan oleh Direksi. Moores Rowland Indonesia tidak ada ikatan pekerjaan lain dengan Bank Mandiri selain jasa asurans ini. Laporan asurans independen atas laporan keberlanjutan Bank Mandiri 2021 disajikan pada halaman 212. [GRI 102-56]

For this report, Bank Mandiri has used an independent assurance service, namely Moores Rowland Indonesia, which was selected based on consideration of their expertise and other requirements set by the Board of Directors. Moores Rowland Indonesia has no other employment relationship with Bank Mandiri other than the assurance service. The independent assurance report on Bank Mandiri's 2021 sustainability report is presented on page 212. [GRI 102-56]

PENENTUAN TOPIK MATERIAL DAN BOUNDARY DEFINING MATERIAL TOPICS AND BOUNDARIES

[GRI 102-46]

Penentuan topik material dalam laporan ini dilakukan sesuai dengan standar GRI, yaitu menerapkan 4 (empat) prinsip berikut:

Defining material topics in this report is carried out in accordance with GRI standards, by implementing the following 4 (four) principles:

Pelibatan pemangku kepentingan

01

Stakeholders Inclusivity

Bank Mandiri melibatkan para pemangku kepentingan dengan memasukkan topik-topik yang relevan, dan topik-topik yang diwajibkan oleh OJK. Proses penentuan topik material dilakukan pada 21 Oktober 2021 melalui FGD (Focus Discussion Group) dengan mengutamakan topik-topik yang disyaratkan oleh Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan dan Surat Edaran OJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten/Perusahaan Publik. Selain itu, beberapa topik lainnya ditetapkan sesuai dengan standar GRI.

Bank Mandiri has involved stakeholders by including relevant topics, and topics required by OJK. The process of defining material topics was carried out on October 21, 2021 through a FGD (Focus Group Discussion) by prioritizing the topics required by OJK Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions and OJK Circular Letter No. 16/SEOJK.04/2021 on the Form and Contents of the Annual Report of Issuers or Public Companies. In addition, several other topics were defined according to GRI standards.

Konteks keberlanjutan

02

Sustainability Context

Laporan keberlanjutan ini memuat topik-topik terkait keberlanjutan, yaitu ekonomi, lingkungan dan sosial.

This sustainability report contains topics related to sustainability, namely economic, environmental, and social.

Materialitas

03

Materiality

Topik-topik yang ditampilkan dalam laporan ini merupakan isu-isu penting yang dapat mempengaruhi keputusan para pemangku kepentingan.

The topics presented in this report are key issues that may influence stakeholder decisions.

Lengkap

03

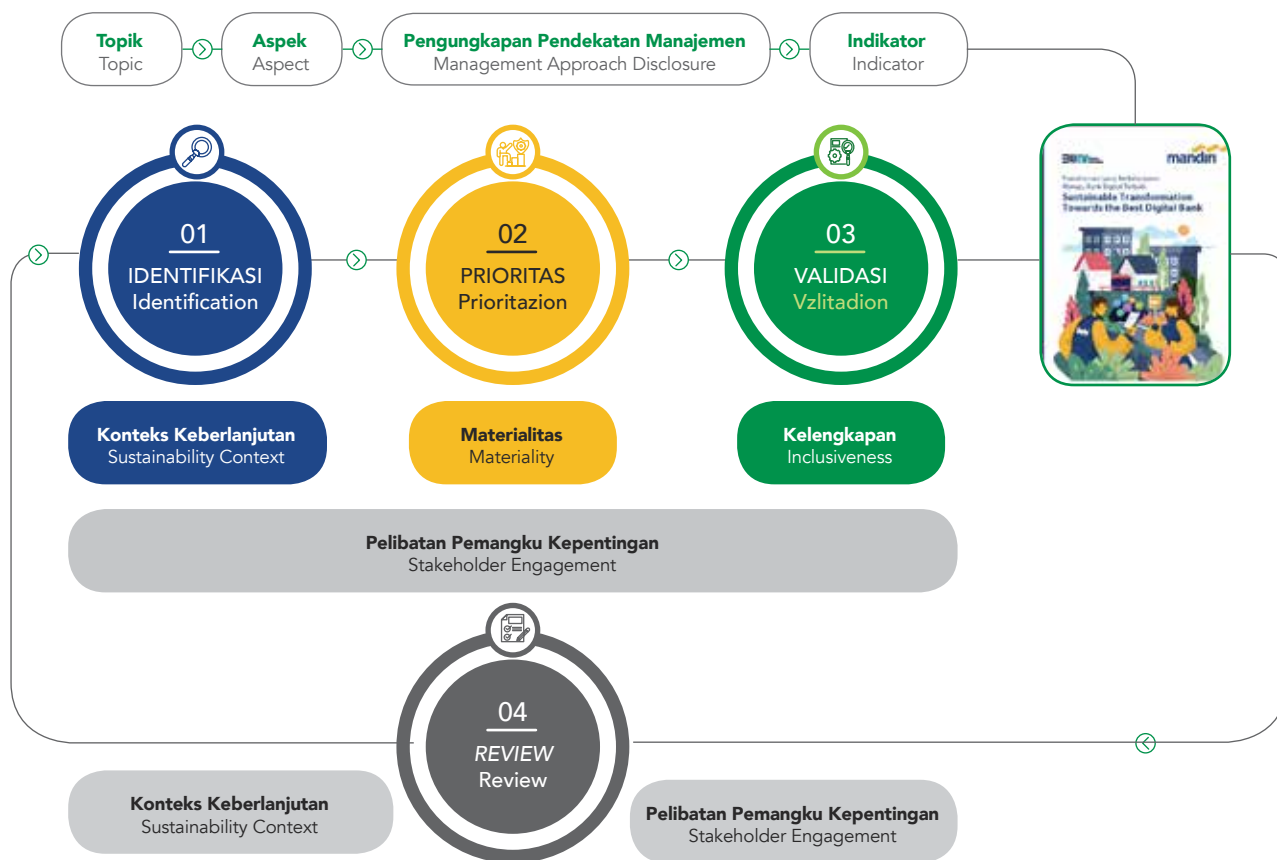
Completeness

Bank Mandiri memastikan bahwa laporan ini mengungkapkan dengan jelas dampak ekonomi, lingkungan dan sosial yang berguna bagi para pemangku kepentingan dalam pengambilan keputusan.

Bank Mandiri ensures that this report clearly discloses economic, environmental, and social impacts that are useful for stakeholders in decision making

Berikut bagan arus penentuan topik material dan *boundary*:

The following is a flow chart for defining material topics and boundaries:



Dari proses tersebut diatas diperoleh daftar topik material dan boundary nya sbb:

The list of material topics and boundaries obtained from the above process is as follows:

| Topik Material Material Topic [GRI 102-47] | Alasan Mengapa Topik Material Berdampak pada Reason for Selection and Impact [GRI 103-1] | Nomor <i>Disclosure</i> Disclosure Number | Boundary | |
|---|---|--|--|--|
| | | | Di dalam Bank Mandiri Inside Bank Mandiri | Di luar Bank Mandiri Outside Bank Mandiri |
| Kinerja dan dampak ekonomi Economic performance and impact | Berpengaruh pada pemegang saham dan para pemangku kepentingan lainnya Has an impact on shareholders and other stakeholders. | 201-1, 201-2, 201-3, 201-4 | ✓ | ✓ |
| Keberadaan Pasar Market Presence | Berpengaruh pada pemegang saham dan para pemangku kepentingan Has an impact on shareholders and stakeholders. | 202-1, 202-2 | ✓ | ✓ |
| Dampak Ekonomi Tidak Langsung Indirect Economic Impacts | Berpengaruh pada masyarakat luas, terutama komunitas yang dilayani melalui program CSR Bank MANDIRI Has an impact on the wider community, especially the communities served through Bank MANDIRI's CSR program | 203-1, 203-2 | ✓ | ✓ |
| Praktik Pengadaan Procurement Practices | Berpengaruh pada ekonomi lokal Has an impact on the local economy | 204-1 | | ✓ |

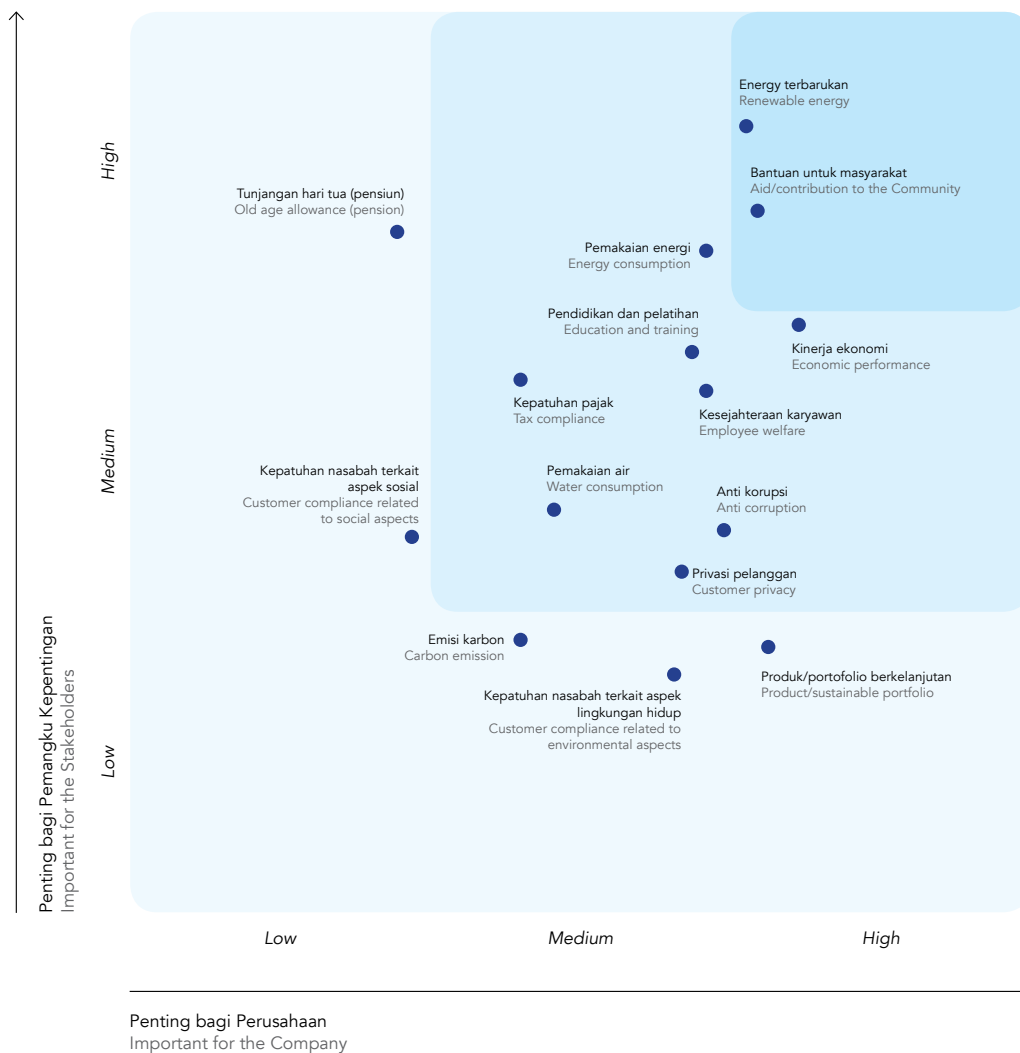
| Topik Material Material Topic [GRI 102-47] | Alasan Mengapa Topik Material Berdampak pada Reason for Selection and Impact [GRI 103-1] | Nomor Disclosure Disclosure Number | Boundary | |
|--|---|---|--|--|
| | | | Di dalam Bank Mandiri Inside Bank Mandiri | Di luar Bank Mandiri Outside Bank Mandiri |
| Anti Korupsi Anti Corruption | Berpengaruh pada kepercayaan para pemegang saham, masyarakat dan pemangku kepentingan lainnya Has an impact on the trust of shareholders, communities and other stakeholders. | 205-1, 205-2, 205-3 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Pajak Tax | Berpengaruh pada Negara Has an impact on Nation | 207-1, 207-2, 207-3, 207-4 | | <input checked="" type="checkbox"/> |
| Energi Energy | Berpengaruh pada keberlanjutan dan kelestarian lingkungan, di samping penghematan secara ekonomi bagi Bank MANDIRI Has an impact on sustainability and environmental sustainability, in addition to economic savings for Bank MANDIRI. | 302-1, 302-2, 302-3, 302-4, 302-5 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Emisi Emissions | Berpengaruh pada keberlanjutan, terutama pada aspek pemanasan global Has an impact on sustainability, especially in relation to the aspect of global warming. | 305-1, 305-2, 305-3, 305-4, 305-5, 305-6, 305-7 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Kepegawaian Employment | Berpengaruh pada kenyamanan dan kinerja karyawan Has an impact on employee comfort and performance | 401-1, 401-2, 401-3 | <input checked="" type="checkbox"/> | |
| Hubungan Tenaga Kerja/ Manajemen Labor/Management Relations | Berpengaruh pada kenyamanan dan kinerja karyawan Has an impact on employee comfort and performance | 402-1 | <input checked="" type="checkbox"/> | |
| Pendidikan dan Pelatihan Education and Training | Berpengaruh pada semangat dan kinerja karyawan Has an impact on employee morale and performance | 404-1, 404-2, 404-3 | <input checked="" type="checkbox"/> | |
| Keberagaman dan Kesetaraan Diversity and Equality | Berpengaruh pada kenyamanan dan kinerja karyawan Has an impact on employee comfort and performance. | 405-1, 405-2 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Non diskriminasi Non-discrimination | Berpengaruh pada kenyamanan dan kinerja karyawan Has an impact on employee comfort and performance. | 406-1 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Praktik-praktik Keamanan Security Practices | Berpengaruh pada kepercayaan konsumen Has an impact on consumer trust | 410-1 | | <input checked="" type="checkbox"/> |
| Pemasaran dan Pelabelan Marketing and Labelling | Berpengaruh pada kepercayaan konsumen Has an impact on consumer trust | 417-1, 417-2, 417-3 | | <input checked="" type="checkbox"/> |
| Privasi Pelanggan Customer Privacy | Berpengaruh pada kepercayaan konsumen Has an impact on consumer trust | 418-1 | | <input checked="" type="checkbox"/> |
| Kepatuhan sosial ekonomi Socio economic Compliance | Berpengaruh pada kepercayaan konsumen dan kesejahteraan masyarakat Has an impact on consumer trust and the community's well-being. | 419-1 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

TINGKAT MATERIALITAS

MATERIALITY LEVEL

Selanjutnya, untuk menentukan tingkat materialitas konten laporan, dilakukan survey tingkat materialitas baik kepada pemangku kepentingan internal maupun eksternal. Hasil survei tersebut menunjukkan gambaran tingkat materialitas konten laporan di bawah ini.

Furthermore, to determine the materiality level of the report content, a materiality level survey was conducted for both internal and external stakeholders. The survey results show an overview of the materiality level of the report content below.



Kami mengundang partisipasi setiap pembaca untuk memberikan masukan demi kemajuan dan perbaikan laporan berikutnya dengan mengisi lembar umpan balik berikut ini atau menghubungi Bank Mandiri melalui: [\[GRI 102-53\]](#) [\[OJK G.2\]](#)

We invite all participating readers to provide input for the progress and improvement of the next report by filling out the following feedback sheet or contacting Bank Mandiri via: [\[GRI 102-53\]](#) [\[OJK G.2\]](#)

Bank Mandiri

Corporate Secretary
Plasa Mandiri
Jl. Jenderal Gatot Subroto Kav. 36-38
Jakarta 12190 INDONESIA
Tel : (021) 52997777, 14000
Email: corporate.secretary@bankmandiri.co.id
Situs: www.bankmandiri.co.id

Bank Mandiri

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Plasa Mandiri
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Situs: www.bankmandiri.co.id



Surat Pernyataan Dewan Komisaris Tentang Tanggung Jawab Atas Laporan Keberlanjutan 2021 Statement of The Board of Commissioners on Responsibility for The 2021 Sustainability Report

Kami yang bertanda tangan di bawah ini, Dewan Komisaris Bank Mandiri menyatakan bahwa semua informasi dalam Laporan Keberlanjutan Bank Mandiri tahun 2021 telah disampaikan sesuai dengan POJK No. 51/POJK.03/2017, dan bertanggung jawab penuh atas kebenaran isi Laporan. Laporan ini disusun oleh Direksi dan telah mendapat persetujuan Dewan Komisaris, untuk disampaikan kepada para pemangku kepentingan. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, the Board of Commissioners of Bank Mandiri declare that all information in the 2021 Sustainability Report of Bank Mandiri has been submitted in accordance with OJK Regulation No. 51/POJK.03/2017 and we are fully responsible for the correctness of the contents in the Report. This report was prepared by the Board of Directors and has received approval from the Board of Commissioners, to be submitted to stakeholders. This statement was made in all truthfulness.

Februari 2022
February 2022

Dewan Komisaris,
Board of Commissioners,

Muhamad Chatib Basri
Komisaris Utama/Independen
President Commissioner/Independent

Andrinof A. Chaniago
Wakil Komisaris Utama/Independen
Vice President Commissioner/
Independent

Mohamad Nasir
Komisaris Independen
Independent Commissioner

Boedi Armanto
Komisaris Independen
Independent Commissioner

RR. Loeke Larasati Agoestina
Komisaris Independen
Independent Commissioner

Ronald Silaban
Komisaris
Commissioner

Faried Utomo
Komisaris
Commissioner

Arif Budimanta
Komisaris
Commissioner

Nawal Nely
Komisaris
Commissioner

Muhammad Yusuf Ateh
Komisaris
Commissioner

Surat Pernyataan Direksi Tentang Tanggung Jawab Atas Laporan Keberlanjutan 2021 Statement of The Board of Directors on Responsibility for The 2021 Sustainability Report

Kami yang bertanda tangan di bawah ini, Direksi Bank Mandiri menyatakan bahwa semua informasi dalam Laporan Keberlanjutan Bank Mandiri tahun 2021 telah disampaikan sesuai dengan POJK No. 51/POJK.03/2017, dan bertanggung jawab penuh atas kebenaran isi Laporan. Laporan ini disusun oleh Direksi dan telah mendapat persetujuan Dewan Komisaris, untuk disampaikan kepada para pemangku kepentingan. Demikian pernyataan ini dibuat dengan sebenarnya.

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Februari 2022
February 2022


Direksi,
Board of Directors,



Darmawan Junaidi
Direktur Utama
President Director



Alexandra Askandar
Wakil Direktur Utama
Vice President Director



Ahmad Siddik Badruddin
Direktur Manajemen Risiko
Risk Management Director



Agus Dwi Handaya
Direktur Kepatuhan & SDM
Compliance & Human Capital Director



Panji Irawan
Direktur Treasury & International
Banking
Treasury & International Banking
Director



Riduan
Direktur Commercial Banking
Commercial Banking Director



Aquarius Rudianto
Direktur Jaringan & Retail Banking
Network & Retail Banking Director




Toni E. B. Subari
Direktur Operation
Operations Director



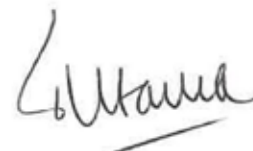
Susana Indah K. Indriati
Direktur Corporate Banking
Corporate Banking Director



Rohan Hafas
Direktur Hubungan Kelembagaan
Institutional Relations Director



Sigit Prastowo
Direktur Keuangan & Strategi
Finance & Strategy Director



Timothy Utama
Direktur Information Technology
Information Technology Director

Independent Assurance Statement

Report No. 0322/BD/0006/JK

To the Management of PT Bank Mandiri (Persero) Tbk,

We were engaged by PT Bank Mandiri (Persero) Tbk ('Bank Mandiri') to provide assurance in respect to its Sustainability Report 2021 ('the Report'). The assurance engagement was conducted by a multidisciplinary team with relevant experience in sustainability reporting.

Independence

We carried out our assurance with independence and autonomy having not been involved in the preparation of any key part of the Report, nor did we provide any services to Bank Mandiri during 2021 that could conflict with the independence of the assurance engagement.

Assurance Standards

Our work was carried out in accordance with ISAE3000 'Assurance Engagements other than Audits or Reviews of Historical Financial Information' issued by the International Auditing and Assurance Standards Board. This standard requires that we comply with ethical requirements and plan, and perform the assurance engagement to obtain limited assurance.

Level of Assurance

By designing our evidence-gathering procedures to obtain a limited level of assurance based on ISAE3000, readers of the Report can be confident that all risks or errors have been reduced to a very low level, although not necessarily to zero.

Scope of Assurance

The scope of our work is restricted to following selected information:

- Sustainable finance management
- Partnership and community stewardship programme
- Human resources management.

Responsibility

Bank Mandiri is responsible for the preparation of the Report and all information and claims therein, which include established sustainability management targets, performance management, data collection, etc. In performing this engagement, our responsibility to the management of Bank Mandiri is solely to verify the statements it has made concerning its sustainability performance, specifically as described in the selected information, and expressing our opinion on the conclusions reached.

Methodology

In order to assess the veracity of certain assertions and specified data sets included within the Report, as well as the systems and processes used to manage and report them, the following methods were employed during the engagement process:

- Review of the Report, internal policies, documentation, management and information systems;

- Interview of relevant staff involved in sustainability-related management and reporting;
- Data trails to the initial aggregated source, to check samples of data to a greater depth.

Limitations

Our scope of work was limited to a review of the accuracy and reliability of selected sustainability performance-related information. It was also not designed to detect all weaknesses in the internal controls over the preparation and presentation of the Report, as the engagement has not been performed continuously throughout the period and the procedures performed were undertaken on a test basis.

Conclusions

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the Report has not been properly prepared and presented, in all material respects.

All key assurance findings are included herein, while detailed observations and follow-up recommendations have been submitted to Bank Mandiri management in a separate report.

Jakarta, March 1, 2022



James Kallman
Chief Executive Officer

Moores Rowland is an international organization specializing in audit, accounting, tax, legal and advisory services. Moores Rowland is a member of Praxity AISBL, the world's largest Alliance of independent and unaffiliated audit and consultancy companies.

With more than 33,400 professionals operating in 97 countries across the globe, each sharing the same values and sense of responsibility, Praxity is served by Moores Rowland in Indonesia, one of the leading sustainability assurance providers.



NATIONAL
CENTER FOR
SUSTAINABILITY
REPORTING

Laporan Kesesuaian dengan Standar GRI Statement GRI Standards in Accordance Check

National Center for Sustainability Reporting (NCSR) telah melakukan pengecekan Kesesuaian dengan Standar GRI atas Laporan Keberlanjutan PT Bank Mandiri (Persero) Tbk 2021 ("Laporan"). Pengecekan dilakukan untuk memberikan gambaran tentang sejauh mana Standar GRI telah diterapkan dalam Laporan tersebut. Pengecekan ini bukan merupakan opini atas kinerja keberlanjutan maupun kualitas informasi yang dimuat dalam Laporan tersebut.

Kami menyimpulkan bahwa Laporan ini telah disusun sesuai dengan Standar GRI - Opsi Komprehensif.

Jakarta, 14 Februari 2022

The National Center for Sustainability Reporting (NCSR) has conducted a GRI Standards in Accordance Check on PT Bank Mandiri (Persero) Tbk 2021 ("Report"). The check communicates the extent to which the GRI Standards has been applied in the Report. The check does not provide an opinion on the sustainability performance of the reporter or the quality of the information provided in the report.

We conclude that this report has been prepared in accordance with GRI Standards - Comprehensive Option.

Jakarta, 14 February 2022





National Center for Sustainability Reporting

Dewi Fitriyani, Ph.D., CSRA, CMA
Director

TAUTAN SDG'S DALAM STANDAR GRI SDG'S LINKS IN GRI STANDARDS

| SDGs | Tema Bisnis Business Theme | Relevansi GRI Standar GRI Standard Relevance | Disclosure | Judul Disclosure Title Disclosure | Halaman Page |
|---|--|--|------------|---|-----------------|
|  | MENGHAPUS KEMISKINAN NO POVERTY Mengakhiri kemiskinan dalam segala bentuk dimanapun End poverty in all its forms everywhere | | | | |
| | Penghasilan, upah, dan Tunjangan Income, salary and benefits | GRI 202: Keberadaan Pasar 2016 Market Presence 2016 | 202-1 | Rasio upah karyawan <i>entry-level</i> standar Berdasarkan jenis kelamin terhadap upah minimum regional Ratios of standard entry level wage by gender compared to local minimum wage | 125 |
| | Pembangunan ekonomi di wilayah kemiskinan tertinggi Economic Development in areas of high poverty | GRI 203: Dampak Ekonomi Tidak Langsung 2016 Indirect Economic Impacts 2016 | 203-1 | Investasi infrastruktur dan dukungan layanan Infrastructure investments and services supported | 155 |
|  | MENGAKHIRI KELAPARAN ZERO HUNGER Mengakhiri kelaparan, mencapai ketahanan pangan dan nutrisi yang lebih baik dan mendukung pertanian berkelanjutan End hunger, achieve food security and improved nutrition and promote sustainable agriculture | | | | |
| | Pembangunan ekonomi di wilayah kemiskinan tertinggi Economic Development in areas of high poverty | GRI 203: Dampak Ekonomi Tidak Langsung 2016 Indirect Economic Impacts 2016 | 203-1 | Investasi infrastruktur dan dukungan layanan Infrastructure investments and services supported | 155 |
| | Kinerja Ekonomi Economic Performance | GRI 201: Kinerja Ekonomi 2016 Economic Performance 2016 | 201-1 | Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan Direct economic value generated and distributed | 71 |
|  | KESEHATAN YANG BAIK DAN KESEJAHTERAAN GOOD HEALTH AND WELL-BEING Memastikan kehidupan yang sehat dan mendukung kesejahteraan bagi semua untuk semua usia Ensure healthy lives and promote well-being for all at all ages | | | | |
| | Kualitas Udara Air Quality | GRI 305: Emisi 2016 Emission 2016 | 305-1 | Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions | 147 |
| | | | 305-2 | Emisi energi GRK (Cakupan 2) tidak langsung Energy indirect (Scope 2) GHG emissions | 147 |
| | | | 305-4 | Intensitas emisi GRK GHG emissions intensity | 147 |
| | Keselamatan Pelanggan Customer safety | GRI 417: Pemasaran dan Pelabelan 2016 Marketing and Labeling 2016 | 417-1 | Persyaratan untuk Pelabelan dan Informasi Produk dan Jasa Requirements for product and service information and labeling | 110 |
| | | | 417-2 | Insiden Ketidakpatuhan terhadap Pelabelan dan Informasi Produk dan Jasa Incidents of non-compliance concerning product and service information and labeling | 111 |
| | | | 417-3 | Insiden ketidakpatuhan terkait komunikasi pemasaran Insiden ketidakpatuhan terkait komunikasi pemasaran | 111 |



| SDGs | Tema Bisnis Business Theme | Relevansi GRI Standar GRI Standard Relevance | Disclosure | Judul Disclosure Title Disclosure | Halaman Page |
|---|--|--|--|---|---|
|  | PENDIDIKAN BERMUTU QUALITY EDUCATION Memastikan pendidikan yang inklusif dan berkualitas setara, juga mendukung kesempatan belajar seumur hidup bagi semua Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all | | | | |
| | Pelatihan dan Pendidikan Training and Education | GRI 404: Pelatihan dan Pendidikan 2016 Training and Education 2016 | 404-1 | Rata-rata jam pelatihan per tahun per karyawan Average hours of training per year per employee | 129, 130 |
| | | | 404-2 | Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance programs | 126 |
| | | | 404-3 | Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews | 131 |
|  | KESETERAAN GENDER GENDER EQUALITY Mencapai kesetaraan gender dan memberdayakan semua perempuan dan anak perempuan Achieve gender equality and empower all women and girls | | | | |
| | Kesetaraan Pria dan Wanita Equal Remuneration for Women and Men | GRI 405: Keberagaman dan Kesetaraan 2016 Diversity and Equal Opportunity 2016 | 202-1 | Rasio upah karyawan entry-level standar Berdasarkan jenis kelamin terhadap upah minimum regional Ratios of standard entry level wage by gender compared to local minimum wage | 125 |
| | | | GRI 406: Non-Diskriminasi 2016 Non-Discrimination 2016 | 405-1 | Keanekaragaman badan tata kelola dan karyawan Diversity of governance bodies and employees |
| | | 405-2 | Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men | 124 | |
|  | AKSES AIR BERSIH DAN SANITASI CLEAN WATER AND SANITATION Memastikan ketersediaan dan manajemen air bersih yang berkelanjutan dan sanitasi bagi semua Ensure availability and sustainable management of water and sanitation for all | | | | |
| |  | ENERGI BERSIH DAN TERJANGKAU AFFORDABLE AND CLEAN ENERGY Memastikan akses terhadap energi yang terjangkau, dapat diandalkan, berkelanjutan dan modern bagi semua Ensure access to affordable, reliable, sustainable and modern energy for all | | | |
| Efisiensi energi Energy Efficiency | | GRI 302: Energi 2016 Energy 2016 | 302-3 | Intensitas Energi Energy intensity | 145 |

| SDGs | Tema Bisnis Business Theme | Relevansi GRI Standar GRI Standard Relevance | Disclosure | Judul Disclosure Title Disclosure | Halaman Page |
|---|---|---|---|---|-----------------|
|  | PEKERJAAN LAYAK DAN PERTUMBUHAN EKONOMI DECENT WORK AND ECONOMIC GROWTH Mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan, tenaga kerja penuh dan produktif dan pekerjaan yang layak bagi semua Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all | | | | |
| | Kebebasan berserikat Freedom of association | GRI 102: Disclosure umum 2016 General Disclosure 2016 | 102-41 | Perjanjian Perundingan Kolektif Collective bargaining agreements | 126 |
| | Penghasilan, upah, dan Tunjangan Income, salary and benefits | GRI 202: Keberadaan Pasar 2016 Market Presence 2016 | 202-1 | Rasio upah karyawan entry-level standar Berdasarkan jenis kelamin terhadap upah minimum regional Ratios of standard entry level wage by gender compared to local minimum wage | 125 |
| | | | 202-2 | Proporsi manajemen senior yang berasal dari masyarakat lokal Proportion of senior management hired from the local community | 125 |
| | | GRI 201: Kinerja Ekonomi 2016 Economic Performance 2016 | 201-3 | Kewajiban program pensiun manfaat pasti dan program pensiun lainnya. Defined benefit plan obligations and other retirement plans | 126 |
| | | GRI 207: Pajak 2019 Tax 2019 | 207-1 | Pendekatan terhadap pajak Approach to tax | 68 |
| | | | 207-2 | Tata kelola, pengendalian, dan manajemen risiko pajak Tax governance, control, and risk management | 68 |
| | | | 207-3 | Keterlibatan pemangku kepentingan dan pengelolaan perhatian yang berkaitan dengan pajak Stakeholder engagement and management of concerns related to tax | 69 |
| | | | 207-4 | Laporan per negara Country-by-country reporting | 69 |
| | | GRI 401: Kepegawaian 2016 Employment 2016 | 401-1 | Perekrutan Karyawan Baru dan Perputaran Karyawan New employee hires and employee turnover | 119 |
| | 401-2 | | Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees | 128 | |
| | Kesetaraan Equality | GRI 202: Keberadaan Pasar 2016 Market Presence 2016 | 202-2 | Proporsi manajemen senior yang berasal dari masyarakat lokal Proportion of senior management hired from the local community | 125 |
| | | GRI 405: Keberagaman dan Kesetaraan 2016 Diversity and Equal Opportunity 2016 | 405-2 | Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men | 124 |
| | | GRI 406: Non-Diskriminasi 2016 Non-discrimination 2016 | 406-1 | Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees | 125 |



| SDGs | Tema Bisnis Business Theme | Relevansi GRI Standar GRI Standard Relevance | Disclosure | Judul Disclosure Title Disclosure | Halaman Page |
|---|---|--|------------|---|-----------------|
| | Kepegawaian 2016 Employment 2016 | GRI 401: Kepegawaian 2016 Employment 2016 | 401-1 | Perekrutan Karyawan Baru dan Perputaran Karyawan New employee hires and employee turnover | 119 |
| | | | 401-2 | Perekrutan Karyawan Baru dan Perputaran Karyawan New employee hires and employee turnover | 128 |
| | | | 401-3 | Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees | 125 |
| | Pelatihan dan Pendidikan 2016 Training and Education 2016 | GRI 404: Pelatihan dan Pendidikan 2016 Training and Education 2016 | 404-1 | Rata-rata jam pelatihan per tahun per karyawan Average hours of training per year per employee | 129, 130 |
| | | | 404-2 | Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance programs | 126 |
| | | | 404-3 | Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews | 131 |
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| |  | INFRASTRUKTUR, INDUSTRI DAN INOVASI INDUSTRY, INNOVATION AND INFRASTRUCTURE Membangun infrastruktur yang tangguh, mendukung industrialisasi yang inklusif dan berkelanjutan dan membantu perkembangan inovasi Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation | | | |
| | Pembangunan ekonomi di wilayah kemiskinan tertinggi Economic Development in areas of high poverty | GRI 203: Dampak Ekonomi Tidak Langsung 2016 Indirect Economic Impacts 2016 | 203-1 | Investasi infrastruktur dan dukungan layanan Infrastructure investments and services supported | 155 |
|  | MENGURANGI KETIMPANGAN REDUCED INEQUALITIES Mengurangi ketimpangan didalam dan antar negara Reduce inequality within and among countries | | | | |
| | Pembangunan ekonomi di wilayah kemiskinan tertinggi Economic Development in areas of high poverty | GRI 203: Dampak Ekonomi Tidak Langsung 2016 Indirect Economic Impacts 2016 | 203-1 | Investasi infrastruktur dan dukungan layanan Infrastructure investments and services supported | 155 |

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| | Investasi infrastruktur Infrastructure Investments | GRI 203: Dampak Ekonomi Tidak Langsung 2016 Indirect Economic Impacts 2016 | 203-1 | Investasi infrastruktur dan dukungan layanan Infrastructure investments and services supported | 155 |
|  | KONSUMSI DAN PRODUKSI YANG BERTANGGUNGJAWAB RESPONSIBLE CONSUMPTION AND PRODUCTION Memastikan pola konsumsi dan produksi yang berkelanjutan Ensure sustainable consumption and production patterns | | | | |
| | Kualitas udara Air Quality | GRI 305: Emisi 2016 Emissions 2016 | 305-1 | Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions | 147 |
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| | | | 417-3 | Insiden ketidakpatuhan terkait komunikasi pemasaran Incidents of non-compliance concerning marketing communications | 111 |
|  | PENANGANAN PERUBAHAN IKLIM CLIMATE ACTION Mengambil aksi segera untuk memerangi perubahan iklim dan dampaknya Take urgent action to combat climate change and its impacts | | | | |
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| | Efisiensi energi Energy Efficiency | GRI 302: Energi 2016 Energy 2016 | 302-3 | Intensitas Energi Energy intensity | 145 |



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| | Mengkonservasi dan memanfaatkan secara berkelanjutan sumber daya laut, samudra dan maritim untuk pembangunan yang berkelanjutan Conserve and sustainably use the oceans, seas and marine resources for sustainable development | | | | |
|  | MENJAGA EKOSISTEM DARAT LIFE ON LAND | | | | |
| | Melindungi, memulihkan dan mendukung penggunaan yang berkelanjutan terhadap ekosistem daratan, mengelola hutan secara berkelanjutan, memerangi desertifikasi (penggurunan), dan menghambat dan membalikkan degradasi tanah dan menghambat hilangnya keanekaragaman hayati Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss | | | | |
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INDEKS POJK NO. 51/OJK.03/2017

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[OJK G.4]

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INDEKS SUSTAINABILITY ACCOUNTING STANDARD BOARD (SASB) – SEKTOR KEUANGAN

SUSTAINABILITY ACCOUNTING STANDARD BOARD (SASB) – FINANCIAL SECTOR

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| FN-CB-000.A | (1) Jumlah dan (2) nilai rekening giro dan tabungan menurut segmen: (a) pribadi dan (b) usaha kecil (1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business | 72 |
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| FN-CB-240a.1 | (1) Jumlah dan (2) total pinjaman yang memenuhi syarat untuk program promosi usaha kecil dan pengembangan masyarakat (1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development | 76, 82 |
| FN-CB-240a.2 | (1) Jumlah dan (2) total pinjaman jatuh tempo dan non-akrual yang memenuhi syarat untuk mempromosikan usaha kecil dan pengembangan masyarakat (1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development | 77, 81 |
| FN-CB-240a.3 | Jumlah rekening yang sebelumnya tidak memiliki rekening bank atau yang menghadapi keterbatasan akses Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers | 86 |
| FN-CB-240a.4 | Jumlah peserta dalam inisiatif literasi keuangan untuk nasabah yang tidak memiliki rekening bank, atau kurang terlayani Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers | 85, 86 |
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| FN-CB-410a.1 | Komersial dan pembukaan kredit berdasarkan industri Commercial and industrial credit exposure, by industry | 76, 77 |
| FN-CB-410a.2 | Pendekatan untuk memasukkan faktor lingkungan, sosial, dan tata kelola (LST) dalam analisis kredit Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis | 63, 64, 66 |

| Kode Code | Pengungkapan Disclosure | Halaman Page Number |
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| Etika Bisnis Business Ethic | | |
| FN-CB-510a.1 | Jumlah kerugian akibat proses hukum terkait penipuan, perdagangan orang dalam, anti-trust, perilaku anti-persaingan, manipulasi pasar, malpraktek, atau undang-undang industri keuangan terkait lainnya Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations | 188 |
| FN-CB-510a.2 | Deskripsi kebijakan dan prosedur <i>whistleblowing</i> Description of whistleblower policies and procedures | 182, 191 |
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| FN-CB-550a.2 | Deskripsi pendekatan untuk memasukan faktor lingkungan, sosial, dan tata kelola (LST) dalam analisis kredit ke dalam perencanaan kecukupan modal, strategi perusahaan jangka panjang, dan aktivitas bisnis lainnya Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis into capital adequacy planning, long-term corporate strategy, and other business activities | 61, 63, 66, 70 |



TANGGAPAN TERHADAP UMPAN BALIK LAPORAN KEBERLANJUTAN TAHUN SEBELUMNYA

RESPONSES TO THE PRECEDING YEAR'S REPORT FEEDBACK

Terkait laporan keberlanjutan tahun 2020, kami mendapatkan beberapa umpan balik seperti berikut ini, dan berikut kami sertakan pula tanggapan terhadap masukan-masukan tersebut. [OJK G.3]

Regarding the 2020 Sustainability Report, Bank Mandiri received and responded to feedback as follows. [OJK G.3]

| Masukan Feedback | Tanggapan Bank Mandiri Response of Bank Mandiri |
|---|---|
| <p>Peningkatan laporan dalam hal perubahan iklim dan dampaknya, termasuk pelaporan TCFD (hasil analisa skenario, penetapan target emisi secara keuangan, pengujian stres) dan meresponi CDP</p> <p>Enhanced reporting on climate change impacts, including direct TCFD reporting (scenario analysis, financed emissions, target setting, stress testing) and responding to CDP</p> | <p>Pemaparan TCFD dalam laporan ini disampaikan berupa penghitungan emisi yang tidak terdapat pada laporan sebelumnya. Dalam Laporan Keberlanjutan 2021 ini, Bank Mandiri melaporkan emisi secara lengkap.</p> <p>TCFD in this report is presented in the form of emission calculations that were not included in the previous report. In the 2021 Sustainability Report, Bank Mandiri reported emissions thoroughly.</p> |
| <p>Peningkatan proses manajemen risiko di bidang lingkungan dan sosial agar dijelaskan lebih detail, termasuk pengecualian/pembatalan kebijakan dan proses-proses, termasuk analisa dan prosedur assessment.</p> <p>Enhanced environmental and social risk management process to be described in more detail, including exclusion/withdrawal policies and processes, as well as analysis and assessment procedures.</p> | <p>Proses analisa dan pemeriksaan calon debitur telah dipaparkan dengan lengkap pada bab Ekonomi, dalam tema Kebijakan Terkait Kriteria Sosial dan Lingkungan, Prosedur Pemeriksaan Risiko Lingkungan dan Sosial, Pemantauan Implementasi dan Kepatuhan Aturan Lingkungan dan Sosial, Interaksi dengan Klien Terkait Risiko dan Kesempatan Sosial-Lingkungan.</p> <p>The process of analyzing and assessing prospective debtors has been described in detail in the Economics chapter, on the theme of Policies Related to Social and Environmental Criteria, Procedures for Assessment of Environmental and Social Risks, Monitoring Implementation and Compliance with Environmental and Social Regulations, Interaction with Clients Related to Socio-Environmental Risks and Opportunities.</p> |
| <p>Peningkatan pelaporan di bidang sosial, contohnya sesuai Workforce Disclosure Initiative (WDI) akan berguna.</p> <p>Enhanced social reporting, e.g. along the lines of Workforce Disclosure Initiative (WDI) would be useful.</p> | <p>Dalam <i>website</i> WDI dinyatakan bahwa pelaporan mereka sejalan dengan GRI. Laporan Keberlanjutan ini telah menerapkan GRI pilihan Komprehensif, dan hal ini dianggap cukup untuk memberikan informasi dan gambaran terkait pekerja/karyawan Bank Mandiri.</p> <p>WDI's website states that its reporting is in line with GRI. This Sustainability Report has implemented the GRI Comprehensive option that was considered sufficient to provide information and an overview regarding Bank Mandiri employees.</p> |

LEMBAR UMPAN BALIK FEEDBACK SHEET

[GRI 102-53] [OJK G.2]

PROFIL ANDA (Mohon diisi bila berkenan)

YOUR PROFILE (Please fill out the form below)

Nama : _____
Name : _____
Institusi/perusahaan : _____
Institution/Company : _____
Email : _____
Telp/HR : _____
Phone/Mobile : _____

GOLONGAN PEMANGKU KEPENTINGAN STAKEHOLDER GROUPS

- | | | |
|--|---|--|
| <input type="checkbox"/> Pemegang saham/investor Shareholders/Investors | <input type="checkbox"/> Nasabah Customers | <input type="checkbox"/> Pegawai Employees |
| <input type="checkbox"/> Serikat Pekerja Trade Unions | <input type="checkbox"/> Media Media | <input type="checkbox"/> Pemasok Suppliers |
| <input type="checkbox"/> Organisasi masyarakat/NGO Community Organizations/NGOs | <input type="checkbox"/> Pemerintah/OJK Government/OJK | <input type="checkbox"/> Organisasi Bisnis Business Organizations |

Lain-lain/Others:

| Bagaimana penilaian Anda mengenai penulisan laporan ini How would you rate the content of this report | Tidak setuju Strongly Disagree | Kurang setuju Disagree | Tidak tahu Neutral | Setuju Agree | Sangat setuju Strongly Agree |
|--|-----------------------------------|---------------------------|-----------------------|-----------------|---------------------------------|
| Laporan ini mudah dimengerti This report is easy to understand | | | | | |
| Laporan ini bermanfaat This report is useful | | | | | |
| Laporan ini sudah menggambarkan kinerja LJK dalam pembangunan berkelanjutan This report describes the performance of Financial Services Institutions in sustainable development | | | | | |

| Bagaimana penilaian Anda mengenai tingkat materialitas topik-topik di bawah ini: How would you rate the materiality level on the following topics: | Tidak penting Strongly Disagree | Kurang penting Disagree | Tidak tahu Neutral | Penting Agree | Sangat penting Strongly Agree |
|---|------------------------------------|----------------------------|-----------------------|------------------|----------------------------------|
| Kinerja ekonomi Economic performance | | | | | |
| Dampak ekonomi tidak langsung Indirect economic impact | | | | | |
| Kinerja keuangan berkelanjutan Sustainable financial performance | | | | | |
| Pendidikan dan pelatihan Education and training | | | | | |
| Ketenagakerjaan Employment | | | | | |
| Privasi nasabah Customer privacy | | | | | |
| Anti korupsi Anti-Corruption | | | | | |
| Kinerja lingkungan Environmental performance | | | | | |

Mohon berikan saran, usul, atau komentar Anda atas laporan ini:
Please provide your suggestions or comments on this report:



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